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HOUSEHOLD MANAGEMENT

AMERICAN SCHOOL OF HOME ECONOMICS
CHICAGO, ILLINOIS
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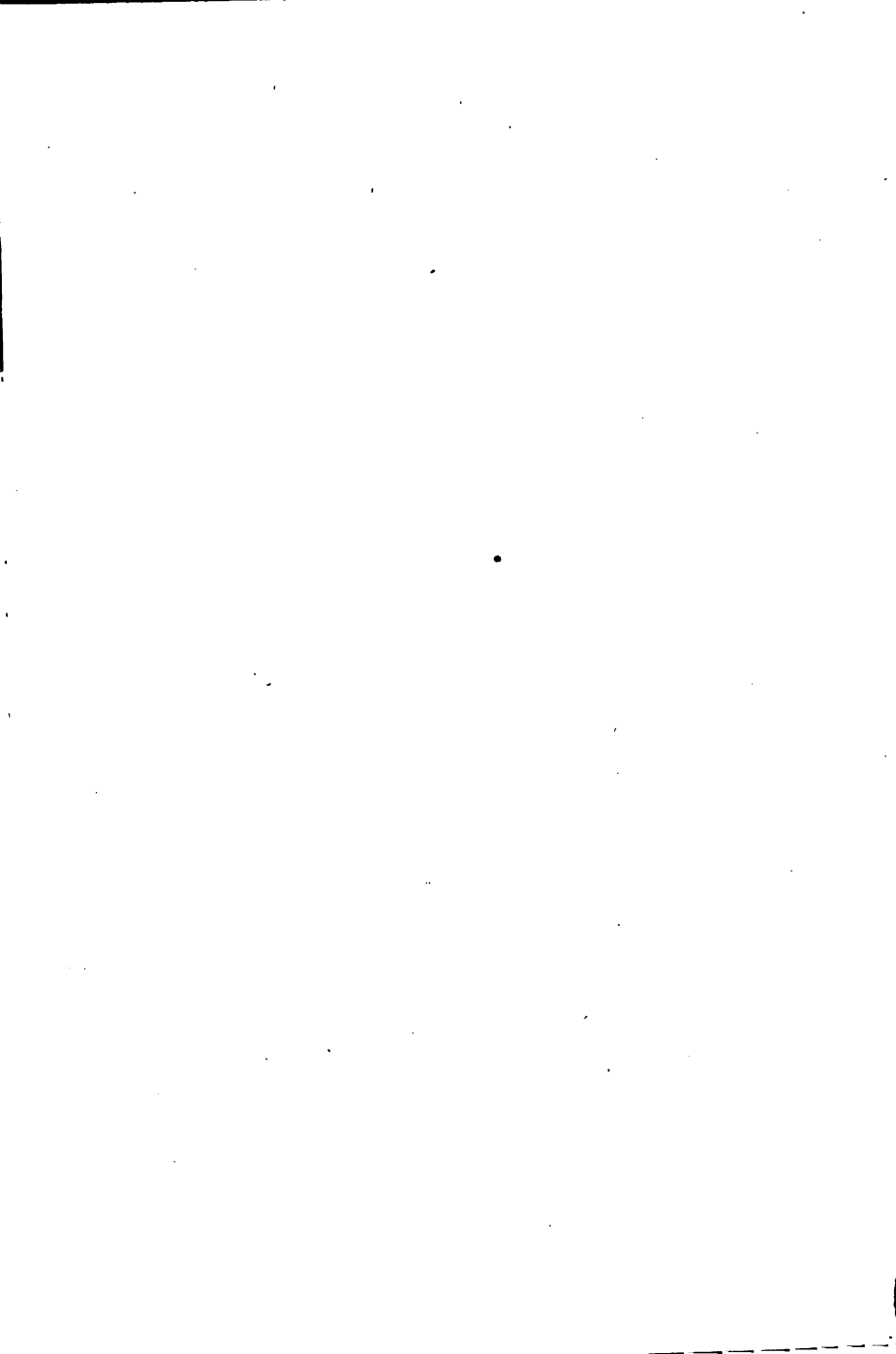


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Household Management

PART I

LESSON PAPER

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1905

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AMERICAN SCHOOL OF HOUSEHOLD ECONOMICS

Home Economics

STANDS FOR

The ideal home life for today unhampered by the traditions of the past.

The utilization of the resources of modern science to improve the home life.

The freedom of the home from the dominance of things and their due subordination to ideals.

The simplicity in material surroundings which will most free the spirit for the more important and permanent interests of the home and of society.



HOUSEHOLD MANAGEMENT

IN THE study of Economics there are two great divisions—production and consumption. Until within a few years, by far the lion's share of time and study has been given to the first of these divisions. It has been deemed sufficient for the securing of happiness and prosperity to a people to point out how the greatest degree of efficiency in *producing* wealth might be obtained. The manner in which that wealth was expended was considered less important. Recently a decided change has taken place. A conviction has been growing, especially among students of economics, of the equal importance of the other division, which covers *the use made of the money* after it has been acquired. This emphasizes the important place of the *home* in Economics as will be realized by those who consider how largely the home is the center of the consumption of wealth.

**Divisions
in Economics**

In former times the home was practically the entire economic world. Most of what was produced to meet the needs of the people originated there, while all of it found ready consumption within the family circle or by limited exchange. To-day the shop and factory have taken most of the productions and developed them

**Place of
Home in
Consumption
of Wealth**

one by one, into large industries outside the home, such as the manufacture of dress goods and cloth of all kinds, carpets, bedding, candles and soap; trades, such as tailoring, shoe-making and millinery, all having their origin in the home. The preparation of food is almost the only work left to the home which may be called creative, unless we include the supreme work of developing men and women.

Yet with production passed practically out of the control of the home, we find the other branch of Economics, consumption, still chiefly confined there. Most of the wealth acquired outside is expended on either the home or the interests closely connected with it. Women thus become the main directors of these expenditures. It is generally conceded that most of them stand in great need of a better understanding of the importance of the work that is theirs, and of the principles which underlie all correct economy.

Economy

Two aims are of equal importance in the practice of economy; (1) to increase the income, and (2) to diminish the expenditures. The last contains possibilities of comfort of quite as high order as the first. There are, according to Devine, "three methods by which general prosperity may be increased; a better choice, a better production, a better consumption. In comparing the relative importance of the three methods it will be found that there are greater immediate possibilities in the third (a better consumption) than in either of the others, and that of the two that

remain, the first (a better choice) is more important than the second.”*

In the light of all these facts it is a surprising thing that anyone can look lightly upon the share that is given to woman in the economic struggle. There are those who urge that the reason why women are finding the care of their homes less attractive than formerly is the fact that all which adds zest and is worth while is taken from them. Rather is it true that some things which demanded time and strength have yielded to more vital things, and there is now opportunity to perfect that which is left, with a better appreciation of its importance.

Devine further affirms that “it is the present duty of the economist to magnify the office of the wealth expender, to accompany her to the very threshold of the home, that he may point out, with untiring vigilance, its woeful defects, its emptiness, caused not so much by lack of income, as by lack of knowledge of how to spend wisely. There is no higher economic function than that of determining how wealth shall be used. Even if man remains the chief producer, and woman remains the chief factor in determining how wealth shall be used, the economic position of woman will not be considered by those who judge with discrimination, inferior to that of man. Both may in their respective positions contribute directly and powerfully to the advancement of general prosperity.”

**Economic
Position
of Woman**

**Office
of the
Wealth
Expender**

* Devine: *Economic Function of Woman.*

**Use of
Money**

As women awaken to a realization of this truth, and bend their energy to acquire the knowledge and skill necessary to do their part more successfully, we shall begin to attain the degree of comfort and prosperity possible for us to enjoy. There is far more money earned in the majority of families than is wisely spent. The error is frequently careless expenditure, not sloth in acquiring, a *misuse* rather than *lack* of income. The old adage, "A penny saved is a penny earned," should be daily before the housewife. She should weigh in a less vague and general way the saying that "one cannot have his money and spend it too." Money has but a limited purchasing power: if it goes to gratify one desire, another must be denied. Few, very few, are able to satisfy all material desires. The mistake is made in giving too little thought to the various avenues of expenditure, the desire uppermost at the time being the one gratified, regardless of the relative importance of others. Combined with this are usually the failure to exercise foresight and the lack of sufficient knowledge of values to insure full money value for each outlay. "The woman who longs to get where she 'won't have to count every penny' will never have her longing satisfied until she makes every penny count."*

**Business
Side of
Home-Making**

As the economic importance of the home is more fully realized, the business side of home-making is emphasized. The home has a close and intimate rela-

*Miss Richardson: *The Woman Who Spends*.

tion to the business world in general. The housewife in her customary purchases comes in touch with retail trade of almost every variety and adds her contribution. If she makes use of the bank as the best medium of exchange, she shares in the interests of one of the large business enterprises. With a surplus to invest, she has to do with one or another branch of the business world in selecting the form of investment, and in looking after the income from it. To conduct any and all of these interests in the most efficient and successful manner requires as thorough training as for any other line of business. Only business-like methods can succeed. The reason why so many women fail at just this point is from a lack, in their early life and education, of the training which develops business ability.

HOUSEKEEPING A PROFESSION

Initiative

Housekeeping ranks among the professions as truly as any other occupation. It is more than a trade, since one who works at a trade performs each day the task assigned, the work being planned and directed by another. Thus little of the worker's energy is expended in deciding his activities. It is the *director* who must possess and exercise the power to guide; his work being to initiate, plan and direct. This requires larger capacity and ability than is required of the one who merely practices a trade.

It is the work of the housewife to initiate, plan and direct the business of the house. The woman who considers this work as the opportunity to assist

in sharing the responsibilities of the wage-earner, and in developing the powers of those making up the family, has grasped the truth concerning the possibilities of her work.

**Need of
Education**

There should be no more question as to the need of education and training for the woman who *selects* the food, clothing and works of art which minister to the highest welfare of a family than there is for the need of study on the part of the farmer, the manufacturer, or the artist who produces them.

**Estimation
of Values**

Everywhere training is showing its benefits in the greater efficiency and skill of those who take advantage of it. Women will never be able to spend money so as to bring adequate results, until they have in some way acquired a broad training in the estimation of values. The word of the salesman is a poor guide, yet one who has had no training to aid her is unable to select for herself any more satisfactorily. Houses which are turned over to "experts" are usually striking witnesses of abundant expenditure, but pitifully fail to convey to eye or heart the refreshing individuality or the satisfaction to be realized in the cultivated woman's home.

**Education
of the
Home-Maker**

The fullest, most completely rounded education is none too good for one who is called upon to use and impart so varied information as is the housewife. The study of science is especially practical for one who aspires to master all the things that come within the range of her work. A knowledge of chemistry is

necessary to an understanding of food composition, of cooking, cleaning, etc. The laws of physics are as closely related. For the mother, modern psychology is an indispensable study, if she is to understand her child, and wisely guide its development. If this knowledge may not be secured in school, a great deal may be done to supplement such training. Study in this course should do much along this line.

In addition to the knowledge gained through study, there should be a liberal amount of *practice* in the various duties before one assumes the care of a house. Unfortunate the home where the practical experience all comes after marriage. It comes at the hardest of periods and is unjust to any man. In no business can failure be graver or the results more serious. The fact that some very efficient housekeepers have evolved from unpromising beginnings is no argument. Such are, without exception, most eager for their daughters to receive training, since they know by dear experience its value.

**Practice
Necessary**

Much of the present aversion to household duties would vanish before adequate preparation to perform them. The American Kitchen Magazine published, in January, 1901, some suggestions of leading men on the general subject of *Housekeeping on a Businesslike Basis*. Some of their remarks are significant. One says: "Whenever one's knowledge of a subject has passed the stage of drudgery and becomes a science, its performance immediately becomes a pleasure. The ability to do a thing in the highest known perfection,

**Housekeeping
on a
Businesslike
Basis**

**A Right
Spirit**

or a little better than anyone else, is always a source of delight, and it matters little what that something is. This spirit imparts its influence to everyone in any way associated with the work. The men or women who know their business seldom have difficulty in keeping those under them happily employed. . . . Wherever the circumstances of our life land us, we should make our stand, do our part of the world's work, and do it well. . . . The woman who would have a home of her own and a happy one, should know, not only how to manage the chambermaid, but the cook as well. The moment that either discovers that there is method on the part of their mistress and knowledge superior to their own, they will comply with her requests. . . . There will be no trouble with the kitchen end of the house when women take the same pains to know their business as men do.

**Training
and
Devotion
Essential**

"The first essential is the proper training. The second essential is such a desire for success that she is willing to perform her part with industry and devotion.

**Business
Principles**

"It is not as necessary to show that housekeeping has in it elements of business as to make housekeepers themselves recognize its business character and apply to it ordinary business principles. A quick attention to details, a fine sense of values, good judgment in buying and selling, and a ready adaptation of means to end with the least possible loss, are points of a good business man,—the housekeeper certainly has need of them."

HOME EXPENDITURES

Whatever the condition of a family, whether large or small, in city or country, in private house or apartment, the successful expenditure of money to supply the family with needed comforts depends vastly more upon brains than upon dollars, upon the standard of life than upon circumstances. To know where to economize and where to lavish, to be on the alert for the small wastes, so often disregarded,—only training and experience can realize the ideal in these things.

The extreme economies practiced in former years are beyond doubt questionable in these days of astonishing increase in the production of wealth. Time has become too valuable to be profitably spent in weaving rag carpets merely to save the rags. If done, there must be some aesthetic value found to justify it. The same holds true of many occupations of the earlier housekeeper. The taking of these occupations from the home and the development of them into independent industries has liberated much time and strength, which it is the duty of the housewife not to waste. The changes have been phenomenally rapid, and adjustment could hardly be expected to keep pace, but there is much to indicate an appreciation of the situation on the part of many women and a sincere desire and endeavor to co-operate in meeting the changes intelligently.

There is no less need of the practice of economy in the expenditures of the present time than formerly,

**Extreme
Economies**

True Economy

even if the methods necessarily differ. For instance, while we may afford ourselves finer materials and more variety in clothing there is a correspondingly greater demand for wise and intelligent choice of materials for bodily needs and the avoidance of such as purport to be what they are not. Otherwise extravagance in the loss of time through illness, or even of life itself, results. Economy in food no longer requires the family to forego certain food-stuffs which were formerly luxuries. The requisite is rather the exercise of foresight in buying the product when in season, or legitimately within the reach of the limited purse.

**Standards
of Life**

One must have a standard, consciously defined and recognized, in order to choose successfully. A standard of life consists of those principles which guide one's motives and direct one's activities. Conscious standards are not often enough realized in things ethical. We have standards of weights and measures by which all weights and measures are tested. We have standards by which we discriminate in music, art, and many other things. But who can define his *Standard of Life* readily? We may reveal it to others, in fact we are constantly doing so as we decide this or that. The great difference between a successful person who accomplishes much, and one who never seems to amount to anything in particular, is the difference in which their standards of life have been made clear and conscious, thus becoming a vital, guiding factor in action.

We recognize innumerable varieties of standards, as the result of varying education and training, advantages and opportunity, or the lack of them. False standards arise from failure to discriminate between *needs* and *wants*. There are conflicting opinions as to what vital needs are, although it would seem self-evident that they consist materially, in *those things which man must have to live under the best conditions*, such as pure food, healthful clothing, sanitary houses, sufficient air and light together with those things which will minister to his highest intellectual and spiritual development. Through failure to distinguish intelligently the majority of people spend two-thirds or more of their income for what fails to bring them the best results in health and happiness.

**Needs
and
Wants**

We are too inclined to scorn the women of former days because of their more limited horizons. We may profitably study their understanding of their conditions and needs and the wise adaptation to them, which gave them an important place in the work and progress of their time. The women who succeed to-day in the use of larger opportunities are those who, like them, dare to live in intelligent independence, true each to her individual standard of life. Such women do not indiscriminately copy the manners of living or dress of others merely to be like them or in fashion. They are not ashamed to acknowledge a liking for home-making and housekeeping. They spend with care and judgment. A suggestive, com-

**Adaptation
to Conditions**

parison between the women of the past and those of the present is that of Miss Richardson in *The Woman Who Spends*: "In olden times women thought and thought and thought before they spent, often making the spending a burden. Now women often spend, and then think and think and think. Nor does the lack of thought beforehand ease the burden of the results of her spending."

**Good
Intentions**

As urged elsewhere it is not enough that we be well-intentioned since even then we may be painfully or harmfully extravagant through ignorance. We must know not only that pure food, hygienic clothing and durable furnishings are well, but we must know what constitutes each and how to secure them. Otherwise we must be classed among the extravagant.

No true economy can be practiced in the home until a standard is adopted by all the members of the family, in which there is agreement of effort to promote the family well-being; at the same time that all unite to accept with intelligent grace the common deprivations necessary to lessen family waste either of money, labor, time, health, strength, or possessions.

**Differing
Standards**

Standards in regard to living must necessarily differ greatly with different individuals and families. The education, tastes, and occupations of people differ so widely that it would be entirely impossible to establish a universal standard. That one may have greater demands than another is purely accidental, yet must be reckoned with. Even our individual stand-

ards are not stationary but are ever giving way to new and higher ones if we are as progressive as we should be. All this makes it difficult to proportion expenditures so that the highest good shall always be secured.

The most important reason for attempting to classify our wants and our provision for their gratification, is that thereby we may provide ourselves with a definitely recognized standard which can be reckoned with, studied, and, from time to time improved. Man shares with the brutes a low or primitive range of desires consisting of the satisfying of the physical demands for food, rest, shelter and clothing. Gradually he comes to desire other things, his standard is raised, and by the repression of his desires in the lower range he is able to secure satisfaction in the higher. The day laborer necessarily has standards as to food which differ from those of the scholar. The scholar must expend more for dress, perhaps, regardless of the difference of income but this difference is not vital, since all genuine and legitimate differences seem to promote progress in the people. The danger lies rather in "accidental accompaniments" which are not necessities.

In deciding upon a standard of life, one acts upon his best judgment at the time, independent of others, except as he recognizes that he may improve his standard by comparison with theirs. "Style of living," on the contrary, is thrust upon one from without. Ac-

**Value of
Classification**

**Style of
Living**

cepting it, he becomes its slave, entirely dependent upon what "they" will say as to this or that expenditure, never upon the consideration of the real good to be derived.

**Accurate
Record
Important**

Only by keeping an accurate record of expenditures can one follow the outgo so as to find how the standards of the family measure up to the ideal. Without indisputable facts in black and white one is easily deceived. It is natural to feel that economy is being practiced when many a coveted article is resisted. The year's bill with its record of many other indulgences is sometimes a rude but wholesome awakening. Twenty-five cents to-day and another to-morrow for some luxury in food seems too slight to take account of, but multiplied by three hundred and sixty-five the increase in the food-expense becomes a considerable sum. It is well to look frequently to aggregated expenses like these.

**Basis of
Classification**

In arriving at a basis for the classification of expenditures it is helpful to compare those of a large number of families, studying the avenues of expense to determine in what way the maximum of health; physical, mental, and moral is reached. Several such comparative studies have been made and a few typical budgets have been selected to illustrate the method pursued in attacking the problem.

In making a classification of one's own, it will be most useful to decide upon a tentative division of the year's income under the heads which seem most valu-

able to keep as separate divisions. These proportions may be studied in per cents, or the salary for each week or month or quarter may be divided and the amount for each division reserved to defray the expenses which arise in connection with that division during the period. As time goes on one is able to see how accurately the provisional division was made to fit the needs.

Such a theoretical division should always be decided upon as a check to undue expenditure, as one will try to bring the actual expense within the limits that seemed wise to set when all things were taken into account at the time of deciding upon the proportions.

**Theoretical
Division**

A regular income is the fortunate arrangement in many families. This tends to develop thrift and to remove the tendency to run up bills leading to debts. The tendency for such is to live up to the limit of the income and the division for saving and higher life in general is usually small. It is found that salaried people seldom get deeply in debt, but also seldom accumulate very much.

**Tendency
with Regular
Income**

For those without regular and known income the problem of apportioning expenditures is very difficult. The only safe course is to determine upon a definite minimum income. The surplus will then be an unexpected pleasure.

The actual per cent of the income allowed for each division will depend chiefly upon two things; namely,

**Division
of Income**

the size of the income, and the ideals or standards of the family. The necessities of life must be provided and if the income is small, barely enough to cover these needs, there is little choice left but to spend all for them. Yet as a matter of fact, choice is possible for most families. While a large wage-earning class are receiving smaller incomes than one would wish, at the same time we find choice playing an important role in determining the purchases of the day laborer, as well as of those who are not limited for money. In fact, it is with those who can least afford to be governed by caprices that the most pitiful lawlessness in these things prevails because of ignorance.

Real Values

Enlightenment through education in real values is needed by all alike, that correct divisions may be made and lived up to, and that the division for higher life, most often cut to a discredibly low per cent, may be recognized and properly provided for.

Budgets

The following table from *The Cost of Living* by Mrs. Ellen H. Richards gives some actual and typical family budgets:

HOUSEHOLD EXPENDITURES

17

Typical Budgets

Family Income Per Year.	Percentage for				
	Food.	Rent and Car Fares to and from Work.	Operating Expenses, Fuel, Wages, etc.	Clothing.	Higher Life, Savings, Charity, etc.
\$3,098, three adults, two children.....	27.5	21.1	16.8	10.	24.6
2,500 (Mass.), three adults, no children.....	25.	25.	13.	12.	25.
2,500 (Mass.), two adults, one child, much company.	32.	18.	18.	10.	22.
1,980 (St. Louis), four adults, two children.....	36.3	24.2	20.9	18.60.	
950 (Mass.), two adults, three children.....	20.	19.	16.	15.	30.
600 (Boston), two adults (women), two children.	23.	26.	4.	5.	26.1 Travel, Sickness, etc.
535 (N. Y.), two adults, three children.....	55.2	22.4	5.3	9.4	15.9
312 "mean" Englishman, two adults, three children.....	55.2	15.5	8.9	13.1	7.7
300, Dr. Engell's estimates	62.	12.	5.	16.	7.3
From <i>Cost of Living</i> , Mrs. E. H. Richards.					5.

From these budgets it will be seen that little choice is given the families of most limited means. The necessities cost about the same for all. It is in the range of luxuries that the greatest divergence is to be found. Only there can limitations be wisely set. In those where choice is possible, one observes a variety of results, showing that one family preferred to economize in one way, another in another. The comforts to be secured through increase of rent appeal to

**Necessities
Uniform**

one, those of additional service, another, and so throughout the list.

Extravagance

Extravagance is most frequently found in the Food and Operating expense divisions. Individual extravagance occurs most frequently in clothes.

**Ideal
Budgets**

With these actual and typical budgets in mind note the Budgets, as suggested by Mrs. Ellen H. Richards, which give the ideal *theoretical* division of incomes varying from \$500 to \$4000. The interest and profit to the housewife in the comparison of these widely differing standards will be the stimulus to keep systematic accounts, that she may be able to determine the percentages of her own family expenses. Such an account with its day of reckoning is an excellent moral support since one will learn to think twice over the temptation to spend for personal gratification, or for those things which have at best little to recommend them either for pleasure or profit.

Ideal Budgets

Family Income.	Percentage for				
	Food.	Rent.	Operating Ex- penses, Fuel, Wages, etc.	Clothing.	Higher Life, Book, Travel, Charity, Sav- ings, Insurance
Two adults and two or three children (equal to four adults):					
Ideal Division—					
\$2,000 to \$4,000.....	25	20 ±	15 ±	15 ±	25
2,000 to 1,000.....	25	20 ±	15 ±	20 ±	20
800 to 1,000.....	30	20	10	15	25
500 to 800.....	45	15	10	10	20
Under \$500.....	60	15	5	10	10
From <i>Cost of Living</i> , Mrs. E. H. Richards.					

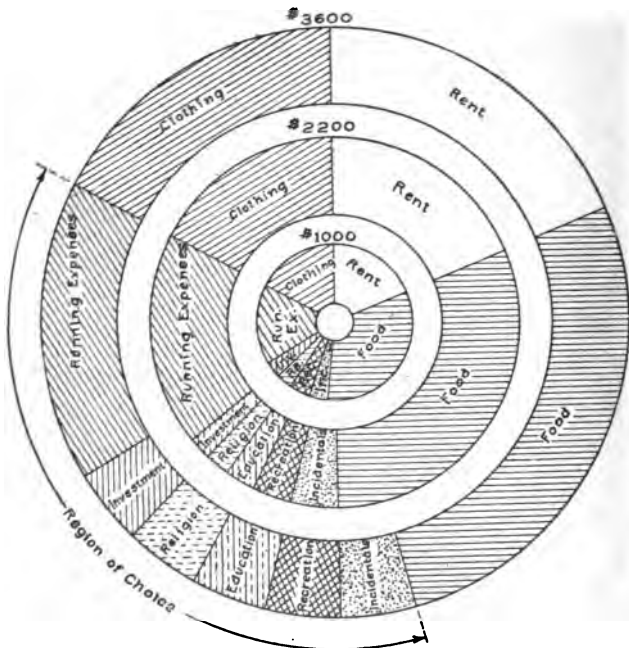
Four laws have been formulated by Dr. Engel, which state the tendency in the changes of per cents noted in such budgets as we have been considering:

DR. ENGEL'S LAWS

1. The proportion between expenditure and nutriment grows in geometric progression in adverse ratio to well-being; in other words, the higher the income, the smaller is the per cent of cost of subsistence.
2. Clothing assumes and keeps a distinctly constant proportion in the whole.
3. Lodging, warming and lighting have an invariable proportion, whatever the income.
4. The more the income increases the greater is the proportion of the different expenses which express the degree of well-being.

DIVISION OF INCOME CHART

Typical Family of Two Adults and Three Children



Running Expenses include Wages, Fuel, Light, Ice, Etc. With \$1,000 Income the Children Would be Educated in the Public Schools.

The above chart was adapted from a large colored chart prepared under the direction of Mrs. E. H. Richards for the Mary Lowell Stone Exhibit on Home Economics.

The classes of expenditure discussed in the following pages are those which, on the whole, best represent the different divisions into which money expenditure may fall. These are *Rent*, or its equivalent paid for shelter, *Operating Expenses*, such as fuel, light, wages and repairs, *Food, Clothes and Higher Life*. The latter includes all that ministers to mental and moral well-being, as education, travel, amusements, charities, savings and insurance. These will be considered in order.

RENT

The question of buying or renting a house which shall offer shelter and make a home for the family is often a difficult one in these days. Formerly private possession was much more universal than at the present time. It is more or less impossible within a wide radius of the center of our largest cities to-day to buy a single house at any price. For this reason people are more and more forced to rent, and must share a house with other families, usually, either in double houses, apartments or flats. Many of the objections which are to be urged against boarding are equally forceful for this manner of living. The too close proximity of others is a misfortune, yet it is preferable to boarding, since some privacy and individuality may still be preserved. Some, feeling the natural instinct of ownership too strongly to be content to give it up so completely, will prefer to go into the suburbs and

rely upon electric cars or other means of transportation, for going to and returning from business.

**Disadvantages
of
Buying**

The difficulties which present themselves when one considers buying, may be summed up under the following heads:

1. Scarcity of available houses in places of any size.
2. Greatly increased cost, due to increasing valuation of property.
3. Tendency of fluctuating business, causing changes in plans or place of residence, necessitating the disposal of a house at a sacrifice.
4. Unforeseen changes in business centers in our rapidly growing towns, and cities, greatly affecting the desirability of the location for a home.
5. Constant expenditures required to keep a house in repair, often in excess of rent.
6. Decreasing tendency on the part of young people to have a saving fund which can be used or which they are willing to use for purchasing a home.

**Advantage
of Ownership**

The advantages of owning a home when it is at all possible or feasible, far outweigh these disadvantages. Renting tends to develop demoralizing habits of carelessness and indifference. The word "home" should have a meaning for us vastly deeper and richer than can be bounded by four walls, it is true, or than can be centered in material or outward covering, yet all such aids prove vital in developing and strengthening the highest regard for the name with children. The

man or woman is to be profoundly pitied to whose mind the name does not recall a definite and loved spot as the home of childhood.

Nothing contributes more surely and steadily to the development of a worthy citizen and through him of a worthy community than proprietorship in his home. It removes the temptation to move from place to place—always a great hindrance to the development of an ideal home. The family that rents tends to disregard property rights and to enter with less pride or concern into the neighborhood life. As soon as a home however humble, is acquired, a pride is taken in it and its surroundings and the sense of personal responsibility for the tone of the community is much keener.

In providing for shelter either by buying or renting, three factors should play a part, (1) sanitary requirements, (2) those things which, like location and architectural appearance, answer the social requirements, (3) and standards of living. Sanitary requirements may well be placed first. Money is well and economically expended which secures the best possible sanitary conditions. Failure at this point has cost many families far more than the two or three dollars' difference per month in rents by adding doctor's bills—most uneconomical of all expenditures—to the lowering of vitality and decreasing of efficiency.

Distinction should be made between essentials and non-essentials, between showy cheats and real worth.

**Legitimate
Expenditure**

**Essentials
and Non-
Essentials**

Bright gilding does not make good plumbing nor does an especially fine porch bespeak a carefully constructed cellar. Some of the principle requisites are: Ample air space for each individual, (300 cu. ft. for each person having been found to be the lowest amount permissible according to sanitary rules); light, fresh air and water in abundance. Drainage conditions should be above suspicion within and without. A house so constructed as to require the minimum of labor to care for is also a wise and economical consideration. The housewife will be surprised in her search for these requirements to find what poor provisions exist in most houses. The demand for the best sanitary conditions has been so slight up to the present time, that those who build have not found it essential to give them large attention, since selling or renting so seldom depends upon these things.

**Reasons
for Low
Price**

If a house is found which is offered at a price less than others which are similar in the vicinity, one of three reasons may be found to account for it. Either it is an old house out of repair, or is in an undesirable neighborhood, or it is simply cheaply constructed. In weighing its merits great care should be exercised to distinguish as to the cause. If it is such as to be a menace to health, physical or moral, one has no right to choose it. If it will cost more to put it in good condition to live in than the difference, or if operating expenses, as fuel, will be increased more than enough to offset the difference, then it is

poor economy to select it; but if the difference is merely one in incidentals such as more or less expensive woods for finishing, etc., then it may be wise to sacrifice a little at this point rather than in something more vital.

In building, the demands of modern life require, not including cost of land, an expenditure of about \$1000 per person, or \$4000 for the typical family of five persons. It is easy to vary this to the two extremes. In most localities, \$10,000 should build all that any family could use for themselves alone so far as *essentials* go.

**Cost of
Building**

The cost of building varies so greatly that no very definite estimates can be given. In parts of the United States where building materials and labor are high the cost of a house may be nearly double that in places where prices are low. The *recent* experience of others or the conservative estimate of a local architect or contractor is the only safe guide.

The difference in expense too often represents other than legitimate reasons: A large expenditure frequently represents bad taste and showy ornamentation rather than more abundant sunlight, fresh air and cleanly surroundings. A good rule to bear in mind is that "less should be spent for the mere house and more for what goes on in it—the real life."

In deciding what may be legitimately spent for rent one may safely estimate whatever is necessary to secure the requisites for health. It ought to be possible

Rental

to secure safe surroundings at a cost not exceeding 20 per cent of any income between \$500 and \$5000 a year, not including the expense of heating and lighting. If more than that is necessary, it is an indication that the sanitary standards in the community are not as high as they should be. As a matter of fact low standards which the individual alone is powerless to correct often force the expense to 25 per cent to secure safety.

**Location
and Rent**

The location of a house in its relation to place of business, school, etc., should be considered. If at a distance so that carfares are necessary these should be reckoned as a part of the rent. In considering the rent of a heated apartment about \$5 per month should be credited for the heat, in addition to janitor service and hot water if these are furnished.

OPERATING EXPENSES

**Supreme
Test of the
Housewife**

Operating expenses consist, for the most part, of the necessary expenditure to keep a house warmed, lighted, clean and in repair. The skill with which these expenses are managed is the supreme test of the ability of the housewife, materially speaking. Other decisions may be turned off more easily or attended to once for all, and there is some end to them. In these the highest success can only be realized by the woman who has a genius for details, who will allow nothing to escape her consideration, yet who has the ability to carry them with a degree of ease and

mastery so that it will not be apparent to others, at least, that she finds them perplexing or burdensome. The over-anxious, wearied woman is as lacking in the element of success as the careless and heedless one. She may be able, through her greater watchfulness, to save more money, but family happiness is perhaps more endangered, through the depression of spirits and the friction which result, than in the other case. To remove friction and reduce to a harmonious unit are parts of what she must accomplish through the direction of the operating expenses.

Worry

The same standards should control in deciding the avenues of expenditure here as in selecting a house or deciding any of the other divisions. Health, comfort and happiness in the highest and broadest conception of these words should be the only factors having weight. Whether my neighbor has a maid should be nothing to me in my decision as to the necessity of having one. To be met at the door by a suitably attired official ought not to be as important as it would sometimes seem to be, in leading us to decide whether we have had a pleasant and profitable call on a friend. All these things are well in their place, but they are by no means so vital that one should sacrifice far more important things and magnify these out of all proportion.

**Determining
Factors**

Much of the necessary operating expense is determined when the house is selected, and the two should always be considered together. If the number of

rooms is limited, the expense of caring for them will be correspondingly less. If the house is conveniently arranged so that the work may be swiftly performed, the work of each helper will "go further" than if much time is wasted through unnecessary steps or movements. So, also, in the expense of heating. One should consider whether the house is arranged compactly or not, what the loss of heat through exposure of rooms will be, etc., so that the cost of heating can be correctly reckoned with.

**Approximate
Cost for
Service**

It has been estimated that, for an ordinary city house, the sum paid annually for wages of servants should be equal to one-half the rental value of the house. This can only be realized, however, by those who are willing to simplify their manner of living so as to reduce expenses more than the average at the present time, or by those who give assistance in the duties.

When servants are kept the cost of the other operating expenses will be increased without corresponding satisfaction. In general, they should be kept equal to the amount paid as wages. An excellent standard to keep in mind is the maintenance of the "maximum of efficiency at minimum cost." It is true economy to expend for what will remove friction or prove time-saving.

Wage

The wages of a general helper for housework vary according to location, from \$3.00 per week or less in some small towns in the East and through the middle

West to \$4.00 or \$5.00 in the larger cities. This must be doubled in allowing for board and room and for the additional outlay because of more wasteful cooking and more careless handling of furnishings. One housekeeper who kept a careful record of expenses both when with and without help, found the weekly expense from one-fourth to one-third more when help was employed.

The average cost of hiring by the hour for work done in the house is from 15 to 25 cents per hour including the midday meal, if the helper remains over that time. Laundry work for unstarched, flat pieces, averages 25 cents per dozen.

When all the main avenues of expense have been carefully considered to eliminate excessive or unnecessary expenditure, there remains for the thrifty housewife the daily exercise of much watchful care over the "littles" which otherwise astonishingly run up the expense. A three-burner chandelier ablaze instead of one Welsbach burner which would give better light at less than a third the cost; a range fire opened, at the loss of at least a hod of coal, to prepare a warm dish for supper when the use of a gas or oil stove for a short time would accomplish the desired result much more cheaply; daily orders in piece-meal over a limited telephone service, because the difference is not considered sufficiently important to necessitate the thought required to combine all the orders for that day, or for several days, in one message: these are

Hour
Work

Small
Wastes

all trifles in themselves, but five cents here and ten there make a surprisingly large difference in the sum total. The difference between skilful, thoughtful outlay and careless spending, is to be measured in the added comforts to be secured by the one who learns the secret of successful management in this group of expenses.

FOOD

The influence of food upon the welfare of the household must be first considered in apportioning the share of income rightly devoted to it. In referring to the budgets we find that as the income decreases the percentage devoted to food increases. Why is this, or why should it be so? It is because the life of the individual depends upon his nourishment. His shelter may be poor, his clothing inadequate for his needs, but food he must have and upon proper food depends his capacity for doing work and doing it well.

Proper Food

The child must be properly nourished that it may be a strong little animal, growing into healthy happy youth. The adult must be well nourished to be an efficient member of the community, whether as a wage-earner or as a household spender. The food supply must be right for errors and wrong doing here show their effects in a weakened power to perform work or resist disease. In this lies the justification of the poor man who possibly spends two-thirds of his income for food.

The wide variation, however, as shown in the budgets, does not indicate proper nourishment in one case, improper food in another. Over-nutrition is often as dangerous as under-nutrition and the cost of food does not determine its nutritive value. It by no means follows that because a family has large butcher's and grocer's bills it is therefore better nourished. The same causes affect the cost of foods as influence the price of other commodities. The demand for and scarcity of any article; being in or out of season; cost of transportation; loss through waste in foods that deteriorate quickly; fancy price asked for certain rare flavors, all these determine price outside of any consideration of nutritive value.

Sources
of Wide
Variation

Bullock gives five ways in which he estimates that one-fifth of the money expended for food is actually wasted.

Waste of
Money
in Food

1. Needlessly expensive material, providing little nutrition.
2. A great deal thrown away.
3. Bad preparation.
4. Failure to select rightly according to season.
5. Badly constructed ovens.

In 1900 when Mrs. Richard's book on *The Cost of Living* was published experiments in dietaries were made and the cost of the raw material required for so many persons a day estimated. The conclusions reached at that time were that twenty-five or thirty cents per person a day is ample to supply all the

Cost per
Person

physical demands of one whose tastes have not been perverted by wrong habits of eating. Good, substantial living, meeting all the needs of people of simple habits, can be secured at less than that. When the expense exceeds that sum it is due to one or more of the following reasons:

**High Cost
of Food**

1. Waste.
2. Buying out of season.
3. Choice of food of which there is a limited supply therefore price is high.
4. Perishable food stuffs.
5. Fads or fashions in dishes.
6. High priced products because of choice flavors as "Gilt Edged Butter," or food which is "in season" but a short time, as venison.

Since the year in which the experiments and investigations were carried on certain staple food stuffs have increased nearly twenty per cent in price, so that the margin for the same bill of fare now should be wider, or from twenty-five to thirty-five cents per person a day.

**Sources
of Waste**

The housewife should carefully consider these estimates and the causes most fruitful of waste in the household. Far too lavish provision is often made in ordering. Study and observation must be given to the necessary quantity of meats, vegetables, etc., to be provided and served. Large portions are left to be improperly warmed over, wasted in the kitchen, or thrown away altogether. Waste in the household arises mainly

from lack of thought, planning, or carefulness in detail, just as in any other business. A study of foods and food values is necessary in order to know what less expensive material may be provided to supply the same need, but above all else must the housewife who desires to make a study of these things, and reduce the waste in the household realize that no waste is greater than poor material, illy prepared. The more knowledge, the more science used in the selection and preparation of food for the table should mean more, not less appetizing results.

It is of course easier to provide a good table for eight people on \$2.40 per day than for four people at \$1.20. It must be remembered that many people live well on less; many more are well nourished on much less.

Numbers

The pecuniary economy of food is seen in the accompanying charts, and those articles which would be classed under unnecessary expense may be easily separated from the more legitimate.

Of course the price paid for food cannot be regulated entirely by a consideration of nutriment alone. It must satisfy aesthetic demands as well. Food must be enjoyed in order to be thoroughly well digested. This is a strong argument in favor of a moderate use of animal foods. Although vastly more expensive than vegetable foods, they do gratify the palate of most people in ways which vegetable foods do not. This fact together with their superiority in being more

**Aesthetic
Demands**

HOUSEHOLD MANAGEMENT

Chart of Composition of Foods

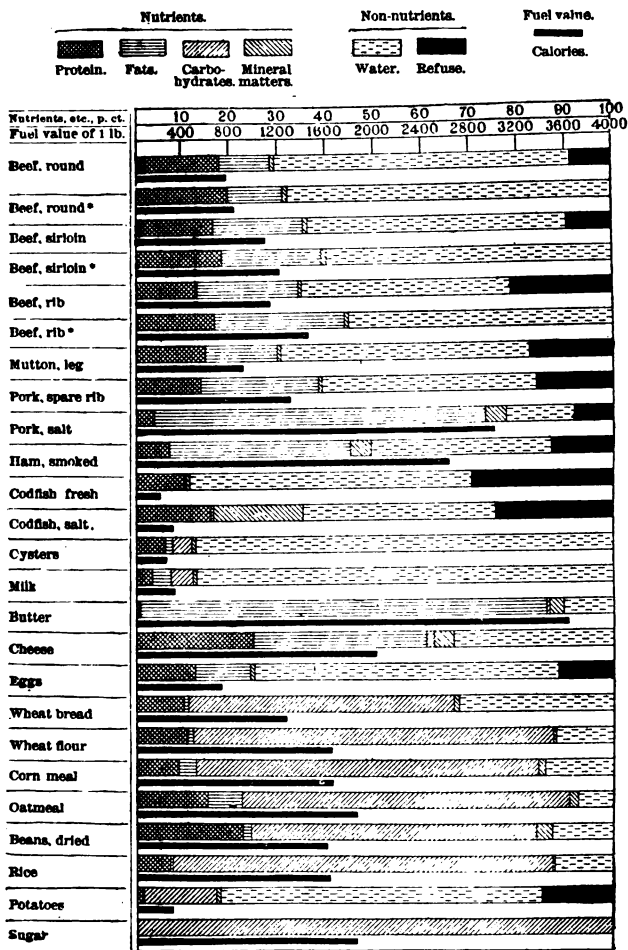


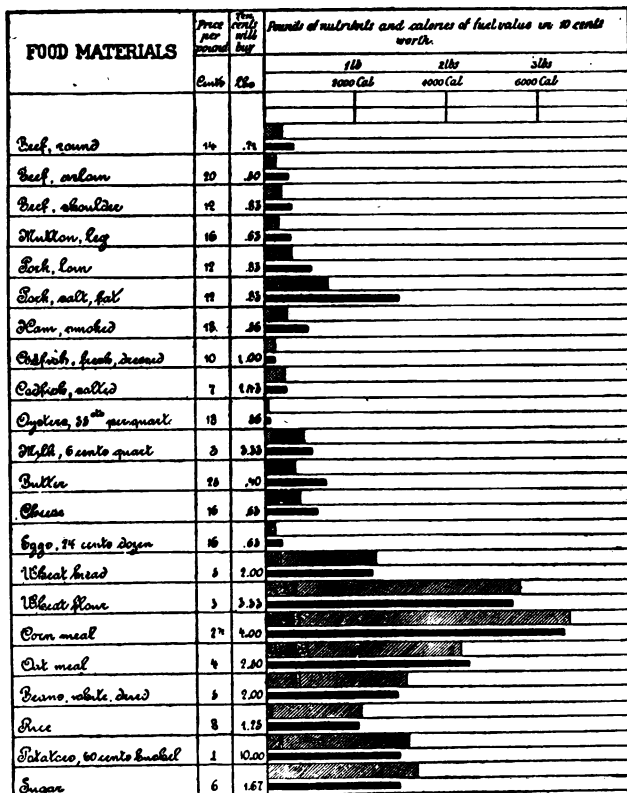
Chart of Pecuniary Economy of Food

Protein

Fats

Carbohydrates

Fuel Value



From Farmers' Bulletin, No. 142.

easily and completely digested are valid reasons for paying somewhat more for the sake of securing them.

CLOTHING

**Real
Purpose**

Clothing, like food, should be considered first of all in its relation to the possible increase of health and efficiency. Like the function of food, this is too much lost sight of at the present time while the aesthetic side of the subject is receiving an undue share of emphasis. The cost of clothing is too largely the result of an attempt to gratify the desire to please the world at large, rather than of protecting the body. We all know too many instances of the rashest excesses to which this may lead, destroying all hope of realizing higher and worthier ideals. A safe-guard to such excess lies in an intelligent training and thoughtful study of these things.

**Legitimate
Expenditure**

Sufficient and suitable protection from clothing, so that one is enabled to meet the varying changes of climate without loss of energy, is a distinct advantage, offering grounds for reasonable expenditure. This should debar either too scant provision, or too great excess, which weakens power of resistance. The aesthetic has a legitimate place in the consideration, but should be subordinate to health, if the two ever seem to conflict. There is, as we know, the greatest possible difference in people in ability to "make a little go a long way" in providing satisfactorily for clothing. Knowledge and care will aid greatly in helping

one to conform to the laws both of health and beauty. A pleasing, becoming color or style is little, if any, more expensive than one which is unbecoming. One should seek to develop true individual taste and expression, relying less upon the not infallible dictum of dress-makers. To secure clothing, then, which shall be a protection from heat and cold should be the first motive. Along with this should go a recognition that the outer garments may be and should be a means of contributing to the pleasure of others, through a correct selection of pleasing colors and graceful forms. Both these may be entirely legitimate considerations, but there should not result, from over emphasis, a dwarfing of the more important things in life.

•
Good
Taste

HIGHER LIFE

The preceding divisions have to do chiefly with those things which support and protect the physical well-being. The fifth important provision should be for the higher life, or the demands of the intellectual and spiritual nature. The most important business of any life is to develop this side to its highest possibilities and to find its fullest expression. Other considerations are in reality subordinate to this.

Necessary
Consideration

Unless a definite allowance is set aside for the purpose material demands encroach until all is spent. Even if something more is realized each year than is spent, the money itself seems too often to be the most valuable possession, rather than the comforts and

Value
of Definite
Allowance

aesthetic ideals which it might secure. It is a battle, in these days of materialism, to reserve one-fourth of an income for the satisfaction of the needs of the higher nature, yet there is no greater need in our nation than that of more families who realize the imperativeness of doing it, and who independently insist upon proving it to be possible. Those who resolutely decide upon this course tend to more refined living, give "more thought to the meaning of life, to the object for which all exertion should tend, more thought for the manner of accomplishing a given result, less for the money value of it."

**Realizing
Ideals**

It means making a place for ideals, recognizing their necessary place in life, and resolutely setting one's face toward realizing them. Such a purpose serves as an admirable check to the gratification of lower desires and unnecessary spending, while whatever is found to be necessary and worthy will have a double value because of the thought and care exercised in the decision.

**Wide
Range**

There is a very wide range possible for different tastes in ministering to the higher life. One will prefer travel, another literature, a third art, while church and charity must find place in all higher life. It matters, perhaps, less what particular side is developed than that there shall be *conscious effort toward a higher and a fuller life*, and that *choice* rather than *idle drifting* rules. It is true that all altruistic motives which look to the good of another, be he kin or other-

wise, are more full of elevating influence upon a life than those which seek merely one's own highest good. One should gain the habit of choosing those things that endure, and have abiding value rather than those of momentary or temporary advantage.

Even when guided by an impulse to make provision for one's family, it is to be borne in mind that the best possible investment which can be made for a child is a liberal education. All that anyone in normal health and strength should need is a thorough preparation to do his or her work efficiently, with motives toward the best things which life has to offer and the possibilities of a better life than his parents have had. Too liberal provision is often seen to destroy incentive and the things of highest value are cheapened when they cost little effort. Progress can only be made through striving. Conscious effort is as necessary for the health of mind as for health of body. For this reason it is best that what we enjoy should be the result of choice and denial, and we should learn early to pay for what we get. A surplus should be reserved against emergencies, that a feeling of independence may be fostered, yet this should not be insisted upon to the point of crippling life.

**Wise
Investment**

As to ways of saving, the field is large. Some methods employed at the present time are to be commended in highest terms. Against others too severe condemnation cannot be passed. Among those forms which are safe may be classed life insurance, savings

**Ways of
Saving**

banks, loans on real estate and investments in stocks and bonds.

In selecting, one should consider whether the business which the company is transacting is legitimate and also whether it is probably permanent because it serves a real public use with elements of growth and lasting development, or whether it is merely a "flash in the pan" scheme. Again, it is important to know whether the company has sufficient capital to make the business a safe one, and whether the management, so far as can be determined, is wise and honest.

**Life
Insurance**

Life insurance is becoming an increasingly popular form of saving. With a reliable company, and under some of the favorable arrangements possible at the present time, such as terminal endowment policies, yielding a fair interest for money invested, as well as insurance, it is without doubt one of the best methods. Some find the imperative demand to meet the annual payments a very helpful check upon expenditure. There is not the risk of loss through failure to pay at any time which formerly existed, since, in emergencies, money can be loaned on the insurance or one can secure at some sacrifice the return of the amount paid in.

**Railroad
Securities**

Railroad securities are possibly first in value, such bonds, if good, being unquestionable security and yielding good return. There is little fluctuation in value, and the reports are frequent and controlled by

state law, so that one may know the exact condition of the investment at any time.

Loans on buildings, or real estate are excellent forms of investment, if one knows beyond question the value of the property secured. These may not be as readily transferred or their value realized, as with stocks and bonds.

Mortgages

In general it may be said that for the ordinary investors in our country any investment yielding over 4 1-2 or 5 per cent is to be classed as a risk, and is not consistent with sound finance. A safe investment yielding that return is far wiser than a questionable one promising more. A high interest rate is almost invariably, in the very nature of things, a warning of insecurity. Shrewd capitalists of the country are certain to know of any especially favorable opportunities and seize upon them, if desirable, so that the small investors should not look for phenomenal returns.

**Safe
Interest**

The frequent reports of failures, and cases of those involved who have met with pitiable losses emphasizes the danger and evils of speculation. These often rise in the form of local crazes, with heated booming for a short lived career, or as investment in some gold or copper mines at too great distance to be personally investigated. These should be condemned and avoided as almost without exception dangerous. Women are found to be particularly susceptible to such alluring opportunities to "get rich quick" because of failure in training in sound business principles.

**Get-Rich-
Quick
Ventures**

HOUSEHOLD ACCOUNTS

Value and Necessity

The management of the money affairs of a family is usually the most perplexing part of its domestic problem. Yet, in spite of this fact, the least candid study and thought are given to it. The value of accurate accounts, as well as their necessity, is recognized in the entire business world. Few associations of individuals are organized for any specific purpose without careful regard to the maintenance of the proper relation of income and outgo. The value and importance of this is no less to the housekeeper than to the banker or grocer. The appallingly frequent examples of reckless disregard in this respect, leading to a constantly increasing number of unpaid bills and final ruin, ought to teach the sad lesson of the unthrifty. Yet statisticians tell us that at least one-half of our well-to-do families are seriously handicapped by debt. Along with that fact should be emphasized another—the number of families in which accounts of personal and family expenses are kept is astonishingly small, and in few instances where such records are kept is sufficient study given to them to lead to advance in standard of living from year to year.

What Accounts Should Show

In conducting any business it is of the greatest importance (1) to follow the receipts and expenses, (2) to keep a record of investments and (3) to determine at the end of the year, or shorter period, the results of the business and the exact condition of the

capital. The modern household is an intricate business concern. Its financial administration demands as perfect exactness, order and method as any other, if it is to attain in any degree its possible efficiency. Such exactness alone renders the accounts of any real worth. They may be made of priceless value in directing the activities and ministering to the comfort of all in the home.

**The
Account
Keeper**

The question who shall be head bookkeeper and director of the household expenditures will probably be best decided by determining which grown member of the family has a genius for accounts. It naturally falls to the housekeeper as the one who can manage best and has the most intimate acquaintance with the entire situation. In any case, it should be one who loves it or who sees in it possibilities large enough to create a willingness to give the necessary thought and time to make it a success. It has been made a profitable and interesting business training in some families for growing boys and girls. Possibly promotion from the keeping of their own personal accounts to those of the household might be made an excellent stimulus. With a clear, convenient system, adapted to the needs of the particular records to be kept, and with a business-like promptness in entering each night the transactions of the day while fresh in mind, what is often looked upon as a perplexing hardship may become an interesting study. A helpful aid to memory is a card neatly fitted into the purse, upon which sufficient entry

may be made at the time of the expenditure to assist in recalling the details when they are wanted for entering in the account. A shopping list filled out with prices as one purchases is a useful aid to memory.

Systems

The system employed in keeping the accounts may be very simple. The only necessary requirement is that it be sufficiently complete to record in concise, available form the necessary facts to indicate clearly the details of income and outgo. It must be possible to compare these two sides of the account at any time in order to prove that the balance as shown by the account corresponds with the cash on hand.

Various systems have been devised and successfully used. The efficiency of anyone depends quite as much, perhaps, upon the thorough, painstaking effort of the user to bring it to its utmost point of efficiency and utility as upon the system itself.

**Envelope
Method**

Some find a series of envelopes a very convenient form of keeping the records. Each envelope is labeled with the name of the particular division of the expenses which it is to hold. After it has been decided what proportion shall be spent for each division the sum is put into its envelope, to be drawn as needed.

A slip of paper or card in the envelope records each addition, and the expenditures from that envelope during the week or month, or a cash account is also kept of the household expenses and personal account. Any division like the following may be made with the envelopes :

Suppose a family consisting of a man and wife live in a steam-heated flat and have an income of \$30 a week. The following divisions might be made each week:

Example

Rent.....	\$7.00
Household expenses.....	7.00
Fuel and light.....	1.00
Man's personal allowance and expenses, including lunches and car fares.....	5.00
Madam's personal allowance.....	4.00
Extras and emergencies, including dentist, doctor, etc.....	2.00
Church and charities.....	1.00
Insurance and savings bank.....	3.00
	<hr/>
	\$30.00

For amusements there may be a separate envelope, or, as there are four months in which there will be five payments to the envelope, these extra four payments may be used for amusements in connection with household expenses.

A system like this has the advantage of keeping always before one just what is at hand to draw from. The leading disadvantages over other methods is its cumbrousness. It involves the keeping of a considerable amount of money on hand and also presents a great temptation to borrow from one envelope to another for making change, etc., which is likely to lead to confusion of accounts.

**Advantages
and
Disadvan-
tages**

Cards
and
Envelopes

If the records for the envelopes were kept on cards, these might be filed in a card index for comparison and permanent reference as explained later.

On the whole, a system by which the accounts are finally entered in books intended for that purpose proves most satisfactory. Such books may be procured already ruled for entries, or a blank book can easily be ruled as desired. For a complete record the same books are useful as for other accountants—a journal, ledger and balance sheet. The journal and ledger may well be combined in one book, as will be explained in connection with Table III.

Journal

The household account records exchanges whereby the housewife buys the goods or services which her household needs, giving in exchange of her means. The simplest statement of such exchanges is made in a journal. A single page is used to enter both receipts and expenses. Thus:

TABLE I

1904.		Received.	Paid.
Jan.	1	Cash in hand.....	
"	2	Washing.....	\$20.00
"	"	Grocer.....	\$1.50
"	3	Coal.....	8.00
"	"	Flour.....	14.00
"	5	Salary.....	4.75
"	"	Car fares.....	50.00
"	"	Cleaning.....	.50
"	8	Eggs.....	1.25
"	"	Washing.....	1.10
"	10	Potatoes.....	1.50
			1.70
		\$70.00	
		34.30	\$34.30
"	"	Balance on hand.....	\$35.70

If purchases are itemized elsewhere for reference, such an account as this may contain sufficient data. It is possible to itemize more fully in this journal record if desired, as is illustrated in Table II.

Itemized
Accounts

TABLE II

1903.		Cr.	Dr.	Daily Totals.
Feb. 1	By balance brought forward	\$75.70		
" 2	To washing		\$1.50	
" "	" 2 tons coal at \$7 per ton		14.00	\$15.00
" 3	" 3 bu. potatoes at 40c. per bu.		2.40	
" "	" 5 doz. eggs at 22c. per doz.		1.10	3.50
" 5	" cleaning one day		1.25	
" "	" rent for January		15.00	
" "	" 8 lbs. beef at 14c. per lb.		1.12	17.37
" 8	" washing		1.50	1.50
" 10	By salary	50.00		
" "	To car fares .....		.60	.60
	Totals	\$125.70		\$38.47
	(Balance, \$87.23.)			

In the second table it will be noted that the terms usually employed in bookkeeping are introduced. These are easily understood. The term "By" introduces all terms belonging to the credit or receipt column; the "To," items of the debit or expense column. The abbreviation "Cr." for credit heads the column of receipts, indicating that the house account has that much more to its credit, while the "Dr." abbreviation for debit shows to what extent the house has become indebted or has placed itself under obligation for benefits received.

Terms

Table II also includes a column for daily totals, which carries the account a step further in efficiency. In the final footing up of the columns these totals are

Daily
Totals

a convenience, since it is always easier to add a short list of large figures than a long column of small items. It is sometimes helpful also to be able to refer to the entire day's expenditures.

**Use of
Ledger**

As will be readily seen, the details of expenditures, when entered as above in the journal, are not easily referred to. One could at any time make a summary of any division which would show the amount spent for any one class of purchases, as clothes, rent or food. As a matter of fact, few seem to make such reviews when the accounts are kept in this way, finding it a seemingly endless task to assort the different items after they have become so thoroughly confused as they do in the journal account. In this way the greatest benefit of an account is lost. Their highest value is in one's being able to bring each set of expenses together, so that comparison of different divisions may be made, and a proper proportion maintained. It is far better to transfer the details of an account to a second book, called a ledger, which may for convenience be divided into sections, each devoted to its particular class of items.

**Credit
Accounts**

The number of credit accounts should be limited to as few as possible, usually to grocer, butcher and doctor. Frequent settlement of such accounts should be made. The family physician has too frequent occasion to comment upon the unbusiness-like way that family bills are allowed to accumulate from year to year without attention. If a physician is tardy on his

side and does not present bills promptly he is usually agreeably surprised to have it called for, as it should be.

The most complete and concise way of recording the facts to be preserved is to be found in the combination of journal and ledger, such as is illustrated in Table III. This will prove in the end to be one of the most convenient, suggestive and helpful arrangements yet devised. Opposite pages of an account book may be used, the left-hand page for the journal record, the right-hand for the ledger. The ledger items are classified under a few typical heads and the amounts expended for each are entered apart from the whole. This renders it very easy at any time to consult any one division, where all the record is clearly before one. The divisions used correspond to those suggested in the discussion of Division of Household Expenditures, page 21. These are optional both in character and number, but will in the main prove to be excellent general heads. Others may suggest themselves as desirable for an individual family. Multiplication of details must be avoided as far as possible, to avoid confusion. Particulars as to prices paid may well be left to the pass books or bills of butcher or grocer, or in a separate memorandum book.

**Combination
Journal
and
Ledger**

TABLE III

Date of Receipts and Expenditure.	Receipts.		Expenses.	Sum.	Daily Total.	Food.	Car Fares and Rent.	Operating Expenses.	Clothing.	Higher Life.
	Sources	Sums.								
1905.										
Jan. 1	Cash in hand.	\$90.00								
" 2			Flour	\$4.75		\$4.75				
			Dress Material....	6.00					\$6.00	
			Meat	1.25		1.25				
			Coal and Oil.....	7.50	\$19.50			\$7.50		
" 3			Eggs	1.10		1.10				
			Car Fares.....	.20			20			
			Washing.....	1.00	2.30			1.00		
" 4	Salary	150.00	Rent	35.00			\$35.00			
			Car Fares.....	.40	35.40		.40			
" 5			Groceries.....	3.25		3.25				
			Meat	1.10	4.35	1.10				
" 8			Church Collect'n.	1.00	1.00					
	Total.	\$240.00		\$62.55	\$62.55	\$11.45	\$35.60	\$8.50	\$6.00	\$1.00

Memoranda

In carrying on weekly or monthly accounts with butcher, grocer or at dry goods stores various methods are employed for keeping a memorandum of the character and size of purchases made. If slips are sent with the goods when delivered they should be preserved on file, to be compared with the bill when rendered. Pass books are sometimes used. In that case the entries should be made in the presence of the purchaser, to avoid error or deception.

Balancing

Household accounts should be balanced at least every week. A daily verifying with cash on hand is

easiest and saves time in the end. These daily balances may be indicated in pencil as the aim is to prove the account to be correct, thus showing that no item has been omitted. Every month's accounts should be balanced on the last day of the month and a new page opened for a new account for the next month. The first item on the new page should read as in Table II, "By balance brought forward——"

One should set a time for the final balancing of accounts and opening a fresh record. This is usually done at the close of the calendar year, although another time might be more convenient, as the holiday season brings other 'extras' demanding time.

**Yearly
Balance**

The facts to be preserved on a balance sheet are available after this summary of the year's expenses is made. The purpose of a balance sheet is to preserve from year to year a statement of the final condition at the end of each year for helpful comparison. It may be that the income has not been sufficient to meet the demands upon it, when a deficit will appear. Or the income may be just enough to cover expenses, or there may be a balance of the credit side. A properly managed household will show a steadily increasing gain of this nature, provided no exceptional and unexpected bills arise such as result from long illness and the like.

**Balance
Sheet**

An example of a properly managed entry and a satisfactory showing is given in Table IV.

TABLE IV

	Cr.	Dr.
Income for year 1902.....	\$2,500	
Expense for year.....		\$2,250
Balance in hand.....		250
	\$2,500	\$2,500

**Card Index
System**

The household accounts may be kept by means of the card index system, which is perhaps the best method of keeping any and all sorts of records, such as addresses, invoices and miscellaneous memoranda.



CARD INDEX BOXES.

A small linen or pasteboard box containing a set of alphabetical guide cards and some two hundred ruled cards in sizes 5x3 or 6x4 inches may be purchased for from fifty cents to a dollar. These cards are ruled horizontally and perpendicularly as in a cash book, or come without the perpendicular rulings. Various systems may be used. The most concise and

simple is invariably the best, and it may be so done as to make further entering in a book superfluous.

One plan now being used is as follows: Under the letter *C* in the alphabetical index are three cards for

Typical
Method

1905 JAN.	CASH RECEIVED	
1	Cash on hand	51.64
6	Salary	80.00
16	From J.M. 3.00 Sale of books	14.00
23	" Magazine Nov. Article	7.50
FEB.		153.14
6	Salary	80.00
20	Extra work for Sterling	10.00
		243.14

CARD CASH ACCOUNT.

cash, (1) an account of cash received, (2) an account of cash disbursed and (3) the cash balance. It may take a card for each month for Cash Received or not, depending upon the items. In the case cited the number of cards used during the year for Cash Received was six, two months on each.

Cash disbursed takes at least one card a month, possibly more if there are many classified accounts. The items on this card are the totals of items on single cards devoted to daily or less frequent purchases. That is, under the letter *R*, as indicated by the index at the

Cash Paid
Card

right on the Cash Disbursed card, illustrated, is found the card "Rents" with record of rental payments, when, to whom, and how paid, if by check or cash. Marketing includes both the grocer's and butcher's accounts, hence the index letters *G* and *B*. These are itemized

1905 JAN.	CASH DISBURSED.		
1	Rent	Under R.	16.50
2	Gas	" G.	1.70
4	Milk.	" M.	2.80
31	Services {Laundry cleaning	" L.C.	6.00
"	Supplies	" S.	2.14
"	Car fair	" C.	3.35
"	Personal	" P.	8.00
"	Incidentals	" I	1.25
"	Marketing	" G.&B.	22.62
			64.36

CASH PAID CARD.

on the cards "Groceries" and "Butcher." If the accounts are heavy it would be better to devote three cards to these items divided into groceries, meats, and vegetables.

The illustrations will probably make the divisions clear, but these divisions are not arbitrary, the person keeping the household accounts can adapt her own system.

If the housekeeper has a bank account a card should be devoted to this to check up with bank book and

Bank
Account
Card

checks cashed and used for cash. This card should be as follows:

1905 JAN.	BANK ACCOUNT	
1	<i>on hand</i>	582.16
	<i>Deposited in January</i>	80.00
		662.16
FEB.	<i>Drew checks as per book</i>	33.62
1	<i>On hand.</i>	628.54

BANK ACCOUNT CARD.

With this card system a weekly balance may be kept instead of the monthly balance as illustrated. The accounts are so arranged that items may be found or traced with ease. For instance if in comparing the January expenditures on the Cash Balance card, it is found that it is much more than for February, it is desirable to know *why*. We take the two cards of Cash Disbursed, the one for January and the one for February and compare the items. There it may be found that the gas bill in January was more than in February, that more car fare was used, and evidently some extra supplies purchased. By turning to the card devoted to Supplies, these may be noted and the extra amount used at once found.

Balance
Card

Advantages

The entire account, daily, weekly and yearly, is in compact form and if mistakes occur it is a more simple matter to destroy and make a new card than to fix a book. Like any system of keeping accounts to be accurate and helpful this one demands promptness and accuracy in putting down items.

Filed for Reference

In order to be of use from year to year in comparing the increase or lessening of expenses the accounts must be filed away for reference. A set of cards takes up not more than six inches in length, four in height

1905 JAN.	CASH BALANCE (MONTHLY)	
1	<i>On hand</i>	51.64
JAN.	<i>Received</i>	101.50
"		153.14
"	<i>Spent</i>	64.36
FEB. 1	<i>On hand</i>	88.78
"	<i>Received</i>	90.00
"		178.78
"	<i>Spent</i>	53.42
MAR. 1	<i>On hand</i>	125.36

CASH BALANCE CARD.

and less than two inches space in thickness. The entire set can be put in a desk drawer or pigeon hole ready for easy reference. Or if preferred a small tin or wooden box designed for such purpose and made the exact size, may be purchased for the filing away of the year's accounts.

Unless desired for some special purpose it is not necessary to save the entire itemized account for the year, for the weekly or monthly grocery, butcher's, gas, milk and other accounts may be brought together each on a single card and kept with the cards devoted to the cash and bank accounts for future reference.

1905 JAN.	GROCERY (ACCT. WITH KOLBE)	
4	3 DOZ. EGGS @ 32.96 5405	1.11
6	1 Bottle vanilla 15 6 lemons 15	.30
7	4 Lbs. Coffee	1.40
10	1 Box Domino Sugar	.50
11	4 Lbs. butter 32	1.28
13	10 Lbs. granulated sugar	.60
16	3 " lard 30 1 bu. potatoes 60	.90
17	12 Oranges	.35
		5.94
18	Paid by check. No. 421	

GROCERY ACCOUNT CARD.

The chief disadvantage of the card system outlined, in comparison with the book system, is that the cash balance on hand is not so easily ascertained.

In any system, it is necessary to compare frequently the amount of cash actually in the purse (or purse and bank combined) with the balance as shown by the accounts. If this is not done there is usually an unaccounted for shortage which must be charged to "sundries," "miscellaneous," and the like—a most unsatisfactory procedure.

Necessity
of
Balancing

Classifica-
tion

Alcott Stockwell, in discussing "The Keeping of Household Accounts" in the April, May and June (1904) numbers of The Home Science Magazine, gives three tables of classification which may be helpful in suggesting headings for divisions of expenditure in the accounts. These are as follows:

TABLE I

Classification of Household Expenses.

- | | |
|--------------------------------|--------------------------------|
| 1. Housekeeping | b. Kitchen and Dining-room |
| a. Provisions | 3. Library Supplies |
| b. Ice | a. Books and Periodicals |
| c. Fuel | b. Stationery and postage |
| d. Rent | 4. Miscellaneous |
| e. Domestic Service | a. Sundries (expressage, flow- |
| f. Miscellaneous | er for house, thread, etc.) |
| 2. House-furnishing | b. Other (fire insurance, mov- |
| a. General (including all fur- | ing, telephone service, etc.) |
| niture | 5. Gifts |

TABLE II

Classification of Personal Expenses (in family).

- | | |
|--------------------------------------|-------------------------------|
| 1. Clothing | b. Entertainment (may in- |
| a. New clothing, Foot wear, | clude anything as medium of |
| and Furnishings | diversion, as amateur pho- |
| b. Repairs to clothing and | tography, musical instru- |
| Foot wear | ments. |
| 2. Transportation (street car, rail- | 5. Education |
| road, hack fares, etc.) | a. Books, Stationery and Sup- |
| 3. Personal Services | plies |
| a. Toilet | b. Tuition and Lectures. |
| b. Medical | 6. Miscellaneous |
| c. Dental | a. Sundries (soda water, con- |
| 4. Recreation | fectionery, cigars, etc.) |
| a. Outings (including bicycle, | b. Other (any large expense |
| pony, canoe, camera and sup- | not included) |
| plies, etc.) | |

TABLE III

Classification of Personal Expenses (single individual)

- | | |
|--------------------------------------------------|-----------------------------------|
| 1. Clothing | b. Entertainments |
| a. New Clothing, Foot wear, and Furnishings | 7. Education |
| b. Repairs to clothing and Foot wear | a. Books, Stationery and Supplies |
| 2. Board and Lodging | b. Tuition and Lectures |
| 3. Transportation | 8. Miscellaneous |
| 4. Personal Services | a. Sundries |
| a. Toilet (shampoo, manicure, chiropodist, etc.) | b. Others |
| b. Medical | Total Expenses |
| c. Dental | 9. Gifts |
| 5. Library Supplies | 10. Investments |
| a. Books and Periodicals | a. Bank |
| b. Stationery and Postage | b. Other |
| 6. Recreations | 11. On hand at end of month |
| a. Outings | |

In following these headings it would be well for Table I to include a division for investments, unless a separate small account book is left for these with such heading as:

**Division
for
Investments**

- | | |
|-------------------|----------------|
| a. Savings Banks | c. Real Estate |
| b. Life Insurance | d. Loans |

Charities and Church may be classed under gifts or investments, preferably the latter, as they indicate within proper limits the most commendable form of investment.

THE BANK ACCOUNT

Advantages

Comparatively few women appreciate the advantage and convenience of having a bank account. There is a mistaken idea current that banks are solely for those who have a balance to invest. This is true only of savings banks; with this exception, the housewife may select the most convenient bank of whose financial soundness she is assured and open her account. In this way the bank becomes merely a temporary safe deposit vault, and checks, the easiest and safest way of making all except small cash payments.

Pass Book

Having become identified, with her account accepted, the depositor is presented with what is called a *pass book*. This she keeps and presents with each amount of money to be deposited. The receiving teller makes a record of each deposit on the left-hand page of this book, and when the book is balanced from time to time a statement is inserted, on the right-hand page, of the amount drawn out and the balance remaining.

Deposit Ticket

In depositing, the housewife or her messenger fills out what is known as a *deposit ticket*, which is always to be found provided at the bank. If it is necessary or more convenient at any time to send the deposit by a messenger he should always fill out this blank in the name of the depositor, since it is not necessarily her signature, but merely a record of her deposit. If there be checks to be indorsed before depositing, that is a different matter. Those must be indorsed before delivering them to the messenger, and should be made payable to the bank; they are then payable only to the

bank. The deposit ticket is a printed form indicating deposits in specie, bills and checks. Sometimes the ticket reads for gold and silver, instead of specie, as is seen in the following form, illustrating a deposit ticket properly filled out for presenting to the receiving teller. This is handed in with pass book and deposit at the window marked "Receiving Teller," where the deposit is counted and the amount compared with the depositor's figures, checks examined to ascertain whether they have been properly filled out and indorsed and, last of all, the amount of the deposit is entered in the pass book, which is returned to the one presenting it.

Checks, drafts, money orders or express money orders can always be sent by mail for deposit with safety if properly indorsed.

DEPOSITED IN THE
**Union Savings Bank
 & Trust Company.**

By Harrist B. Gould

Morrisville, N. Y. Sept 10 1905

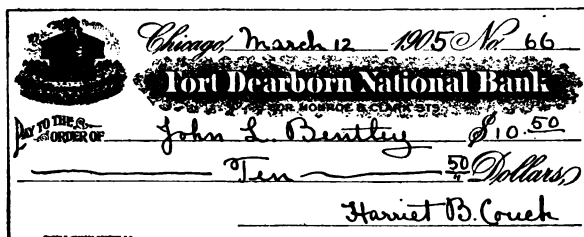
	Dollars	Cents
Bills	20	00
Gold		
Silver		40
Checks		
<u>Mechester Ch. Nat.</u>	15	00
<u>First Nat. Hartford</u>	25	00
Total \$	60	40

Deposit Ticket Properly
Filled Out.

Depositing
by Mail

Checks

Every depositor is presented with a check book. This is a book of blank checks, arranged either several on a page, attached by a perforated line to a side, which is called a stub, or, as in "pocket" check book, with a single check forming the page. In this case



A CHECK FILLED OUT.

pages are inserted between each second and third check, or between every check, upon which a record may be kept, as upon the stubs. A check is a written order, dated and numbered, directing the bank in which the writer's money is deposited to pay the sum stated to the bearer of the check, some person named, or to the order of the person indicated.

This check is equivalent to the sum of money named upon it anywhere the rightful bearer presents it. It may be deposited, presented in payment of bills or cashed upon being indorsed.

Indorsement

To receive the money on a check it is necessary for it to be indorsed by the person to whom it is made payable. To indorse a check properly it should be held by the upper left-hand corner, turned and the

name written across the back about one-third down the length of the check. Other indorsements should follow the first, in order. The signature used in indorsing a check should always conform *exactly* to that on the face, even if that should by mistake be not correct. The simple signature across the back makes it possible for *anyone* to draw its value who may come into possession of it. For the sake of safety it is always well to limit the payment by making it payable to the order of anyone to whom it is desired to transfer it. It is best to observe this under all circumstances, unless one presents the check in person for cashing, or must send it to be cashed by someone not known. It makes it impossible for it to be of any value to a chance finder should it be lost. Thus:

John L. Bentley

Simple Indorsement.

*Pay to the order of
Henry E. Johnson
John L. Bentley*

Safe Indorsement.

**Double
Indorsement**

Sometimes a check is made out so that the payee's name differs from that used in the bank. This will happen frequently with married women. In such case it is usually necessary to sign both names. For example, a check made payable to Mrs. Henry Couch would be indorsed "Mrs. Henry Couch," followed by the proper signature, "Harriet B. Couch" underneath, since the given name of a depositor is preferred at the bank.

If for any reason one desires to draw cash on her own account it may be done by making out a check, using the word "Cash" or "Myself" in place of other name.

Vouchers

A check eventually returns to the depositor's own bank, is paid, cancelled and returned to her when her pass book is balanced, as a voucher or receipt of payment. The vouchers are perfect receipts of all payments made by check.

Overdrawing

Care must always be exercised not to overdraw in checks the amount of one's deposit in the bank. When this is done one suffers the humiliation of having the bank refuse to honor the check, and the person infringing is open to the criticism of being unbusiness-like at least, and there is usually a small extra charge to pay.

Countermanding

Should one desire to countermand the order of payment on a check after it is issued the payment can usually be prevented by notifying the bank in sufficient time.

Stubs

Stubs are the inner margin of a check book, from which the checks are detached as used. Upon either these or the inserted pages of the pocket check book data should be recorded concerning the check which is detached. Space is given for noting the data, number of the check, amount, the name of the person to whom it is made payable and that for which it is given. These facts serve as guides in proving the vouchers when returned from the bank. Properly kept, the stubs indicate at a glance the amount still remaining in the bank.

65

Valuable Aid to the Housewife

DATE, 1905	DEPOSITS:		BALANCE BROT. FORWARD,	86	40
March	1	Salary		20	00
"	5	From A.L.C		5	00
"	8	Salary		20	00
TOTAL DEPOSITS.				131	40
DEDUCT CHECKS DRAWN, NOS. 32-37				33	59
BALANCE FORWARD,				97	81

NO. 32	PAY TO	Gas Light Co	6	20
DATE	March 2 nd	1905	FOR	Feb. (Fuel \$20 & 20)
NO. 33	PAY TO	Orsa L. Hutchins	10	90
DATE	March 3 rd	1905	FOR	Wheat
NO. 34	PAY TO	Jones & Stratton	12	49
DATE	March 3 rd	1905	FOR	Groceries
NO. 35	PAY TO	Cash	5	00
DATE	March 6 th	1905	FOR	Wheat
TOTAL.			33	59

**THE TWO SIDES OF AN INTERLEAVED POCKET CHECK BOOK,
FOUR CHECKS TO A LEAF.**

be more easily and safely transferred than in any other way, since they can be enclosed in letters, if necessary, and they avoid the danger of mistakes in "making change," or of loss of money. Since they may be made payable to a stated person only, if lost they are of little value to the finder. Even if lost after indorse-

ment, the payment may be withheld by notifying the bank.

**Vouchers
as
Receipts**

A check eventually becomes all the receipt necessary in paying bills, thus saving any further trouble of receipted bills. If checks are used entirely in payments, the vouchers constitute a comparatively complete household account in themselves, but this is rarely feasible, as employees find checks an inconvenient form of payment, since they are often not identified so that they can get them cashed; besides, checks are quite unknown to them, so that they are slow in appreciating them as money equivalent, and their hours are such as not to conform well with banking hours.

The pass book is important as a record of the depositor's standing at the bank. That this record may be kept accurately, it is necessary to present the book with each deposit. The depositor is never at liberty to make entries in it herself; that can only be done by the receiving teller. The pass book should be presented when called for and should be balanced as often as once a month if a considerable business is done through the bank; even if the pass book is lost, the money may still be drawn out at will.

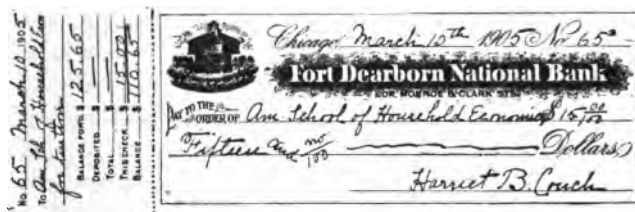
**Comparing
Vouchers
with Stubs**

Returned vouchers should always be compared carefully with their stubs. Should there be any discrepancy between the balance as given by the bank and that shown in the check book, one should determine whether this corresponds exactly with the amounts of any checks issued, but not returned.

Neither check nor pass book need affect in any way the household account book, except as they are made to be valuable aids. They form a very convenient department of the cash drawer, the cash in hand and cash balance in the bank together making up the sum total on hand.

In some cases if a bank account is properly kept it may serve as a fairly complete system of book-

**Bank
Account
Book-
keeping**



A CHECK WITH STUB ATTACHED.

keeping in itself. In such a system it is necessary to deposit *all* money received, making careful record on the blank sheets of the check book of the date, amount, source, etc. Then all bills possible should be paid by check. The vouchers are a receipt in themselves. These returned checks, with the receipted bills, filed in an ordinary 25-cent bill file, give a safeguard against paying the same bill twice. All bills should, of course, be checked up before being paid. The stubs of the check book show for what the money was spent—so much for groceries, so much for the butcher, for gas, milk, rent, dress goods, etc. When cash is

necessary, as in paying employees or small incidentals. this can be drawn from the bank, or in some cases obtained from an obliging tradesman, who will exchange cash for checks. Memorandum should be made on the stub as to how the cash drawn is expended, or, much better, a petty cash account can be kept in a book or on cards. At stated periods a summary may be made from the stubs and from the receipted bills as to how the money has been expended.

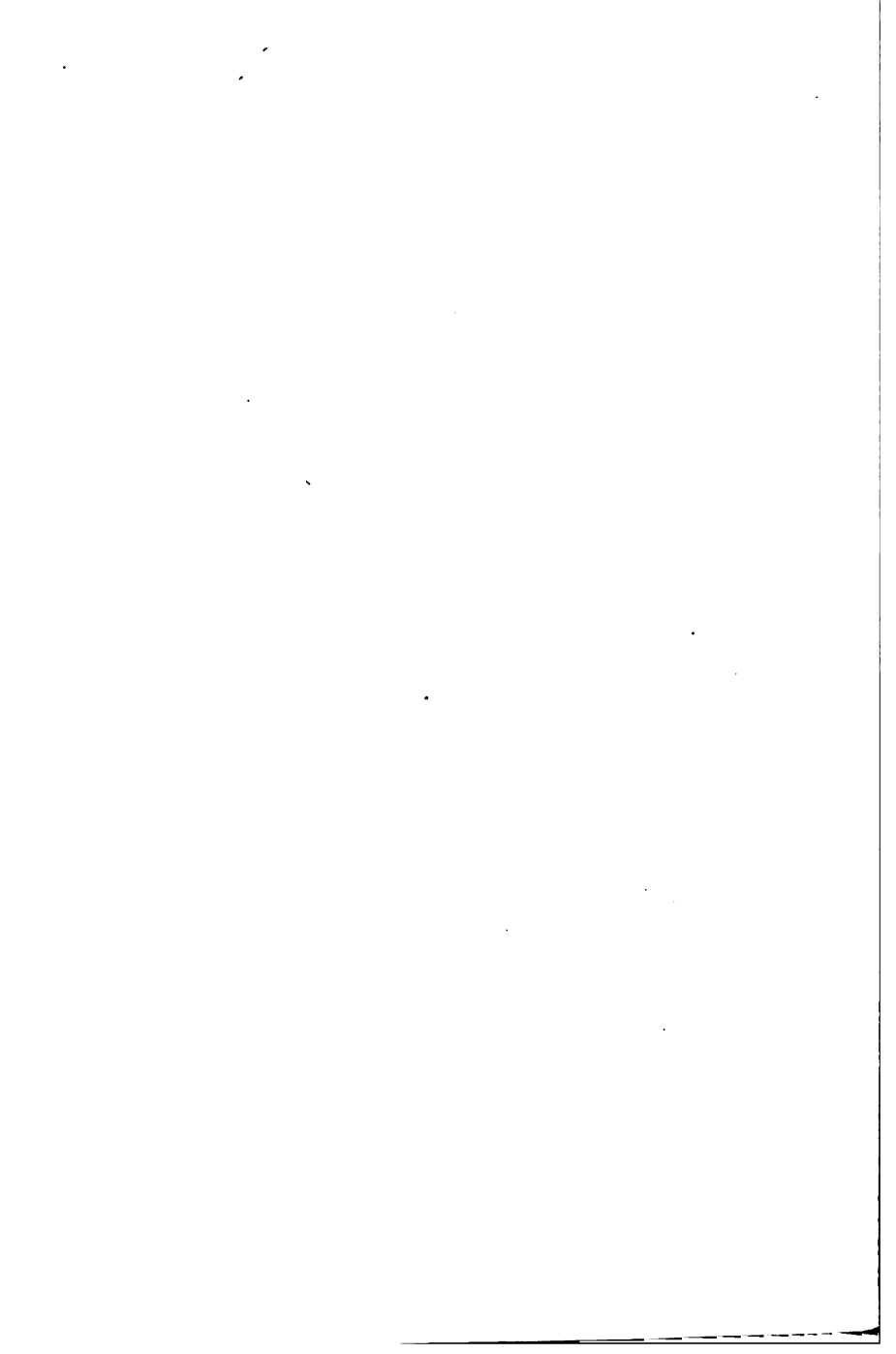
**Better
than
None**

This system is not to be recommended for those who should look after the pennies carefully. The incidentals will be found to foot up to a surprising amount and it is always better to pay cash for groceries, meat, etc. However, such a system is better than none, and as it is practically automatic, it can be followed throughout the year with very little effort. The poorest system, kept accurately from year to year, is better than the most perfect system kept only intermittently.

**Financially
Organized
Family**

In a family which is properly organized financially there is a definite idea as to how the income shall be divided. A certain proportion is allowed for rent, food, saving, etc., as already indicated. Then each member of the family should have a personal allowance, to include definite expenses, of which a personal account is kept. As soon as a child is old enough to trust with 5 or 10 cents of its own he should be given such allowance regularly and taught how to spend as well as to keep account of expenditure. Only by experience can one learn how to spend wisely.

TEST QUESTIONS



HOUSEHOLD MANAGEMENT

PART I

Read Carefully. Place your name and address on the first sheet of the test. Use a light grade of paper and write on one side of the sheet only. Leave space between answers. Read the lesson paper a number of times before answering the questions. *Answer fully.*

1. What do you understand by the terms *production* and *consumption* in economics?
2. Compare their relative importance in Home Economics at the present time.
3. What is true economy?
4. What do you consider valid reasons for maintaining individual homes?
5. (a) What do you understand by the term Standard of Life?
(b) How are you conscious of such a guide in your own life? Have you been conscious of your standard changing from time to time?
6. What value do you see in a Division of Income along some such lines as are indicated in the text?
7. Comment upon the examples of both Typical and Ideal Budgets in the light of your own experience.

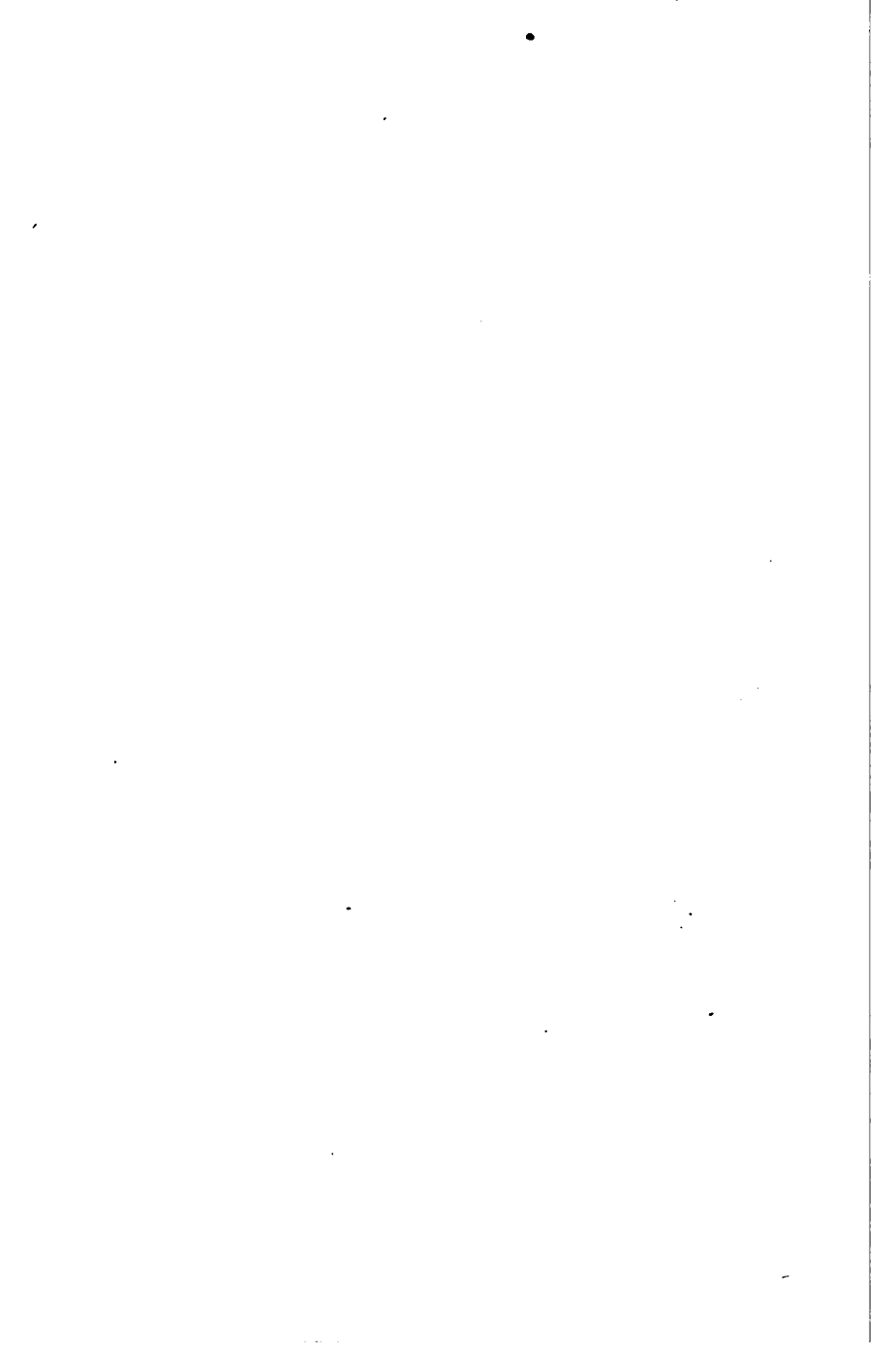
HOUSEHOLD MANAGEMENT

8. What do you consider a desirable division of a salary of \$1,500 a year, the family, occupation and location to be chosen as you please? Indicate clearly and fully both conditions and divisions.
9. Estimate as nearly as possible the division of the income in your own household and criticise.
10. Why are household accounts essential?
11. How many housekeepers of your acquaintance keep careful household accounts? Do you discover any indications of greater success because of it when compared with those who do not?
12. What system of account keeping do you find most usable? Give details.
13. Explain "Balancing an Account."
14. What is meant by "Indorsing a check?" Illustrate and explain value.
15. (a) What are stubs? How valuable? (b) What are vouchers?
16. In what lines of expenditure does there seem to be especial lack of thrift at the present time? Suggest causes and corrections.
17. What do you consider the chief cause of the increased distaste for housekeeping among women and of the tendency to give up individual homes in favor of apartments? How do you regard the change?

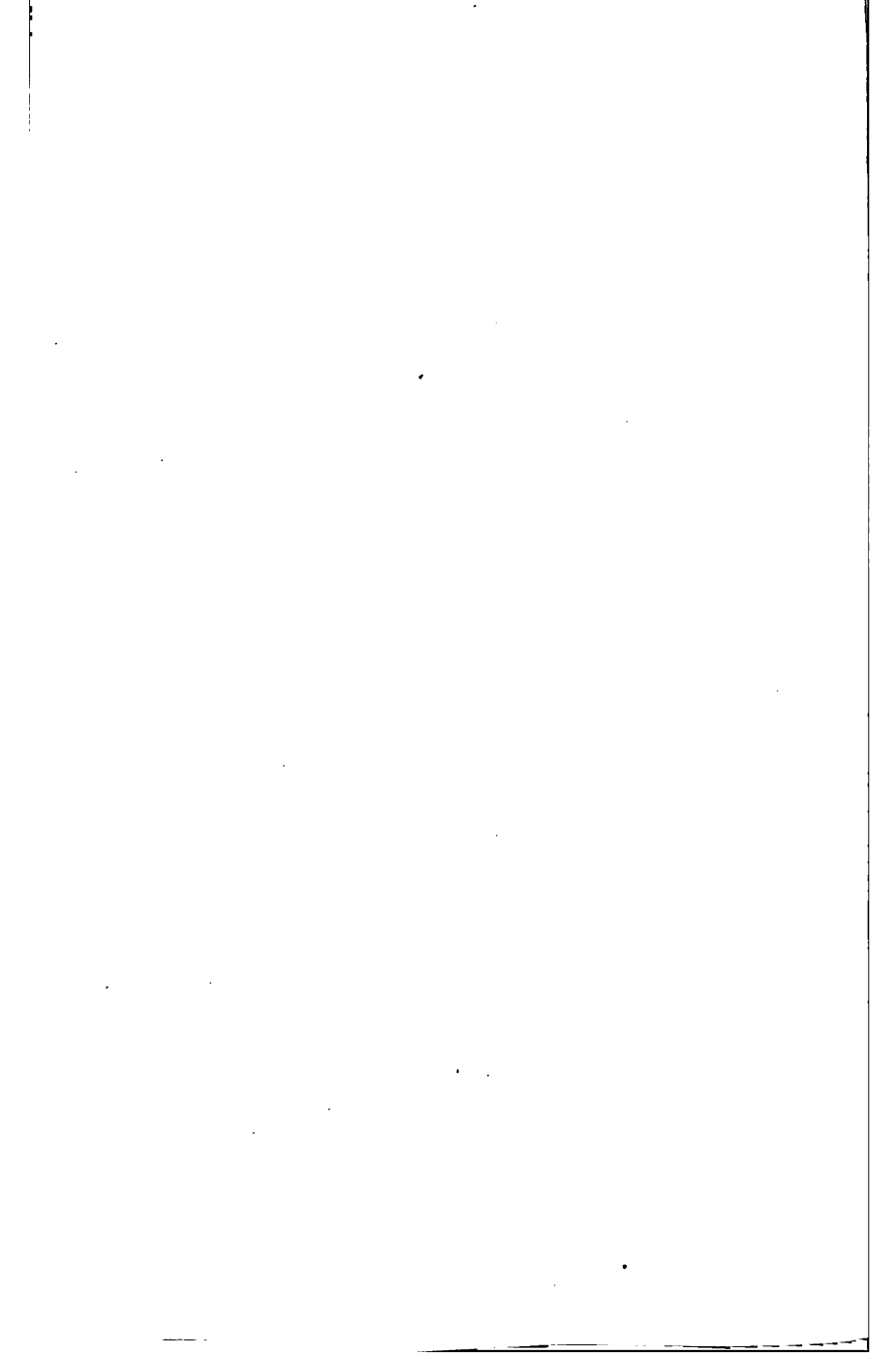
HOUSEHOLD MANAGEMENT

18. To what extent have any subjects which you studied during your school life been directly and practically helpful to you in your home-making experience?
19. Is there any additional training or subject which it seems to you might be profitably added to the curricula of our schools or colleges for young women?
20. Have you gained any new or helpful suggestions for the more successful management of your home as a result of this study? If so, what?
21. What additional suggestions can you make on any of the topics taken up in this paper as a result of your experience or study?
22. Ask two or more questions on the subjects considered in this lesson.

Note. After completing the test sign your full name.







HOUSEHOLD MANAGEMENT

PART II

ORGANIZATION AND DIVISION OF LABOR

Few things in life are more pathetic than a household in which no organization exists, no systematic direction of activities, no appreciation of Heaven's first law, order. The haphazard, aimless living in such homes leaves an unmistakable stamp upon the inmates. Without knowing it, the housewife in such a home suffers infinitely more friction, loss of time, strength and money than it would cost her to keep her house-keeping better in hand.

Order

To have sufficient system and organization so that one knows (1) what is to be done, (2) who is to do it, and (3) when is it to be done, is to have the chief requisites for the successful working out of ideals, coupled with ease and comfort of mind. Applying this knowledge each day, one may utilize whatever time is at her disposal for other enjoyments, conscious that she is not thereby neglecting what should ever constitute her first duty—the care of her home and family. It makes little difference whether it be the mother of several boys with limited means at her command or the woman who can afford to hire several helpers; there is keen pleasure and satisfaction for

What
Who
When

all in work so carefully divided that each has the gratification of knowing the importance of his portion and feels a commendable pride in his own contribution toward the whole. This gratification may be made as real for the helpers as for the one for whom the work is performed. The joy of definite duties carefully related to the whole, in contrast with the lifeless routine of ill-defined, meaningless details, appeals to the one as truly as to the other.

Requisites Each thoughtful housekeeper finds her own best methods of accomplishing this organization. Some general suggestions as to necessary equipments may be an aid. Certain things are absolutely essential for success, such as the following:

Brain Power *Brain Power* with *Mental Alertness* and *Activity*. Method is impossible to one unwilling to contribute these.

Knowledge A *Knowledge* as to how to perform the details of housework in a superior manner. Unless one understands what is necessary in the preparation of a certain dish, or the length of time it ought to require to clean a room properly, it is quite impossible to direct it so that the requisite amount of time and strength shall be expended upon it, and no more.

Health *Health* plays no small part. Much failure has poor physical conditions at the foundation. No truer criticism has been made of American women in general than that of a leader in the study of home problems, when she affirms that too many are content to be

"just able to be about." Home is the place where suffering resulting from this low standard is certain to be most keenly felt. Without excellent physical vitality, the cares of a house must, perforce, seem mountain-high. The exuberance of spirits of one full of life and energy is transmitted like an electric current to all who come in contact with it, and inspiration, each for his task, is the inevitable result. Very unfortunately, the reverse is equally true. Failure to possess the cheerfulness and optimism born of perfect health creates conditions well suited to spread a contagion of a very depressing nature. Inability on the part of a leader to do his share is soon followed by a lessening of interest on the part of the helpers. A dropping off of punctual and hearty performance of duties results.

Self-control is another necessity. Ability to think coolly and calmly, even under pressure, and to plan carefully and intelligently at all times, goes a long way in directing others. This characteristic is too often thought to be entirely a matter of temperament, beyond individual control. It is a great mistake. Individuals do differ in a marked degree, it is true, in the natural possession of it; nevertheless with good normal conditions of health, especially of "nerves," that bane of woman's existence, this virtue is as possible of attainment as any other and well worth a struggle to secure.

Self-Control

A large *Sympathy*, which appreciates the difficulties

Sympathy

encountered in doing the work, proves a priceless aid to the successful superintendent.

Forethought

Forethought is an important requisite. One must have in mind a broad survey of the work to be accomplished. The outline of at least a week at a time should be clearly defined to oneself, each day being assigned its special work in addition to a regular routine preserved from week to week. In this scheme all work such as washing, ironing, sweeping, cleaning and the like will find a place, if these are all done in the home. The routine should not be infringed upon,

Routine

unless extraordinary emergencies arise. A system broken is hard to restore, and something is sure to be crowded out, if postponed. Each day's work should be so planned that the menu will be given to the cook, if one is employed, at least the day before, and marketing will be attended to, so as to secure early and prompt delivery next morning. A careful mental, or better, *written* note should be made of all details liable to escape notice at the proper time. This avoids a confusion in the morning of being needed in several places at once, while the machinery will not be at a stand-

**Written
Notes**

still, waiting to be set in motion again. It avoids waste of time at a very valuable part of the day. The early hours count for much in starting the work so that tiring haste and over-pressure may be prevented later. If helpers know, when they arise, what the day's work is to include, they can plan to far greater advantage, saving time and strength. Written orders are a great help here.

Adaptability of means to ends is a thing that the would-be organizer may well study in successful business men. A business man's office is so arranged that it is to the highest degree labor and time-saving. It is compact, orderly, simple, with nothing unnecessary filling space. Every thing is at hand and adapted to make his work swift and easy. The successful workman's tools are good in quality, in perfect order, and so arranged that every motion counts. He knows that it is economy to have them so. How many of our kitchens would stand the test satisfactorily in these particulars? Most kitchens, pantries and laundries are so arranged that there is a prodigal waste of time and strength in passing from one thing to another. One should see to it that the cooking table is not on the side of the kitchen opposite the pantry of supplies or cooking utensils, and both as far as possible from the stove. A little trouble and perhaps no expense will often better conditions.

Adaptability

It would seem far more ideal a condition than has yet been reached were it possible to give certain fixed standards for the division of the work of a house so that helpers going from one to another would find practically the same duties expected of them. To attempt such outline, would be too hazardous to undertake. Were housewives who employ, asked to define the duties of "second girl," "nursery maid," or even of laundress or cook, hardly two would be found to agree, so individual has been the assignment according to the particular needs of each household. One ex-

**Division
of Labor**

pects assistance in one line of work, another in another. In one house the housewife rarely appears, gives no assistance and maintains the most formal relations with those employed. In another she prefers to direct minutely and to assist in the performance of portions of the work, attempting at the same time to make her helpers feel a home-like enjoyment of what she is able to provide them. Such diversity renders it impossible to arrive at any general plan or division for each helper which shall be adapted to meet the needs of all who employ.

**Diversity of
Requirement**

Even in homes where several are employed something of the same irregularity is found. A "second girl" at one place is expected to look after the door-bell, wait on table and do nursery work. Perhaps with her first change of place she is asked to assist the cook by preparing vegetables and does laundry work.

**Study
the Only
Solution**

The best guide at present is a patient, thoughtful study of the problems of one's own house until as equitable and consistent division is attained as can be made, meanwhile praying for speedy release from a condition so unsystematic and chaotic as that of the present time, and resolutely setting one's face toward the ultimate solution of some, at least, of the difficulties through better adaptation of household management to the demands of the age.

**The Right
to Servants**

A woman has no right to a servant until she knows the value of time and strength in relation to the work to be done. She cannot understand her servant's problems until she understands a servant's duties.

DOMESTIC SERVICE

Even the most fortunate housekeeper recognizes in the present situation of domestic service a state of affairs sadly chaotic, perplexing and deplorable. Merely to cry out against it is futile and would be but adding to an already long list of complaints. The following pages are intended rather as an indicator of some indisputable facts, to be recognized and dealt with by would-be successful employers.

**Chaotic
Conditions**

Domestic service in the United States has passed through great changes in the last fifty years. Conditions, in some respects, were never like those in any other country. Until within a few years in New England and the Northwest whatever assistance was needed in performing the work of the household beyond that rendered by the members of the family was secured by employing a neighbor's wife or daughter, who shared in all particulars the interests and privileges of the family in which she was employed. She was recognized in every way as an equal, sitting at the family table, sharing the common sitting room, often marrying into the family. While this continues to be true to a slight extent in rural districts to-day, there has been, generally speaking, an entire change, the present being a period of transition and reconstruction. The two factors which have had the greatest influence upon the domestic situation are immigration and the changes in the industrial system.

Changes

**Influence of
Immigration**

The influence of immigration upon domestic service has been more or less similar to its influence upon occupations for men. As the unskilled labor of the ignorant immigrant has entered into competition with the labor of the more skilled and intelligent native workers the native employes have progressed, pushing up and out into lines of work which have been deemed higher, more lucrative, pleasanter. This has happened in domestic service until very few native Americans can be secured for housework at the present time.

**Rural
Supply**

Rural districts have suffered a surprising falling off in supply due to this change, as the immigrants tend to congregate in the large cities, especially those who come to us from the countries of the principal supply of domestics—Ireland, Germany, Sweden, Canada and Newfoundland—and the country girl has learned to seek the city also.

**Industrial
Changes**

Manufacturing industries have a large influence in determining the number of women engaged in domestic service in any city or community, as they seem to prove more attractive than housework at the present time. Whenever there is competition with other kinds of employment housework is inevitably the lesser attraction. It is done, if at all, only when there is no other alternative; a last resort rather than a choice. It is not surprising, in the light of these facts, that the kind of service rendered by those who are engaged in it is not as satisfactory as it should be and that the standards in the service are very low, with little apparent

spirit of emulation or progress. Let us consider the leading elements in the problem from the point of view of both employer and employee, seeking to ascertain the real and alleged causes of this marked preference on the part of employees, and if there are any remedies which may be applied to the immediate relief of the situation.

If we turn to consider, first, the advantages of domestic service over other forms of labor open to women of the class thus employed, there are several decidedly advantageous conditions peculiar to the work. The conditions for preserving good health are superior to those in almost any other occupation. The work is normal, with greater variety, better provision of light and pure air and more consideration in case of temporary illness. Steady employment is afforded in work for the most part congenial to those who have any understanding of it. In spite of much said to the contrary concerning irregularity of hours, there is less rigid confinement than in most occupations.

**Advantages
of Domestic
Service**

It affords more home life than other kinds of work, although this is in the home of the employer and is not considered as home life by the employee. The degree in which the employee is allowed or made to feel this differs greatly, as all know, with employers and, to a certain extent, the number of employees. That there is far less difficulty where there are many employees is shown in the fact that the majority of state institutions have no difficulty in obtaining help of all

**Home
Life**

kinds. Even insane asylums, where the work is very hard, can actually make a choice of applicants for housework instead of having to seek for them. Even under the worst circumstances a certain sense of protection and comfort is offered in connection with the work, and at its best the comforts and positive luxuries which surround the maids far exceeds those they could have in their own homes.

**Disadvan-
tages**

In spite of these important advantages, the work is most universally unpopular. All are familiar with the reasons offered for this. Irregularity of hours is a point frequently urged. It is true that the hours of labor are so loosely defined in most households that employees have little sense of having completed the work of the day. This is true to some extent in well-regulated households on account of the nature of the work. Lack of system and care in this respect too often unduly increases the irregularity and makes what might be a reasonable amount of work unreasonably heavy.

Loneliness

It is also true that the employee, although nominally in the family, is in no sense a part of it. This is a position infinitely lonelier than to be outside it altogether. Very few employees feel free to receive or entertain personal friends in a manner natural or pleasant to them, nor are they expected to do so. Attempts to secure personal improvement or pleasure are perhaps ridiculed. This is probably not intentional on the part of the employer, but seems to be the

result of failure to appreciate the needs of the employees or to provide suitably for meeting them.

Opportunities for promotion and advancement, which play a very important part in stimulating to effort in other employments, are almost wholly lacking in the present methods of conducting domestic service. The most that can be hoped for through a change is an easier place, a slight increase in wages, a pleasanter employer or some trivial gain. The work is so ungraded that the unskilled, inefficient worker receives practically the same wages as the skilled and capable.

Promotion

Disparity in wages is sometimes offered as a reason for the choice of other work, but this is readily proved to be invalid. A comparison with the pay in any other form of employment would be favorable for the wages of the domestic employee at the present time. Wages differ greatly in different sections, yet they bear sufficiently close relation to other expenses so that general comparisons may be made. Miss Salmon in her admirable work on Domestic Service makes the comparison between the average wages received by the domestic employee and the school teacher. In this she clearly shows that, considering the fewer demands made upon the domestic employee in maintaining her position in contrast with those made upon a teacher, and also the many aids and comforts which are not easily measured in full money values, such as board, lodging, laundry and the like, the average wages of the domestic employee is higher by a generous margin.

Wages

The average salary of women teachers is \$545 a year ; \$260 must be deducted for board and lodging and \$25 for laundry. There is left \$260 with which she must meet such necessary expenses as clothing, traveling, social obligations and working capital, as books, etc. If one considers in addition, as is certainly legitimate, the necessary outlay for training in the one case, in contrast with the low requirements in the other, it becomes very apparent that one must look elsewhere for an explanation of the great popularity of the one form of service and the unpopularity of the other.

**Social
Stigma**

There remains a final objection, which is in reality first in importance and which has more to do with keeping desirable helpers from choosing this kind of employment than any other. It is the reason invariably given first by those who express their feeling frankly and unreservedly. This is the social disadvantage experienced by those who engage in such service. This stigma is subtle, but very real in its resultant evils. It takes its rise in the false attitude of many employers toward housework, and the utterly false idea of what equality in this free American country really means by those whose limitations of ignorance or opportunity have led them to take a wrong view of the entire matter.

**Employer's
Standpoint**

When we turn to the employer's point of view there is much to be said considering the unsatisfactory situation. Taking the present-day employee into the home is attempting to introduce into the life there one who is of different nationality and who has little in common

with the other members of the family from any point of view. Inheritance, former environment and experiences could hardly be more unlike in the majority of cases. There can be little expectation of accomplishing or even approximating perfect assimilation.

As there is no opportunity, in the majority of households, to rise in this employment, the desire for change or betterment finds lively expression and diversion through new places. As a result the employer is put to her wit's end to cope with this tendency, and is often exasperated, and rightly, by her neighbor, who resorts to illegitimate means of influence by overpaying, and who ignores the fact that she is thereby only multiplying the difficulties. Much selfishness is revealed in the methods employed by harassed employers, who are often placed in so hard a position that it becomes a supreme test of character to decide what to do to secure and keep the needed help. The majority of employees are astonishingly oblivious to real present opportunities, so eagerly do they grasp after vague advantages through change. As a result, the average length of service in one place is less than one and a half years in cities, and in towns where the desire to go to the cities is strong it is still shorter.

The ignorance of the average employee of the present time is profound and very exasperating, the more difficult to cope with because of the assumed intelligence in most cases. The perplexities and trials of being forced to employ untrained helpers for work

Irresponsibility

Ignorance

which requires skilled labor can hardly be exaggerated. That more of this crudeness is to be found in this line of work than in any other is indisputable. It is accounted for partly in the present failure to show appreciation of good work or to properly reward it. This is one of the greatest menaces to satisfactory service.

Summary

These, then, are the objections to household service: It provides no real social life; it takes the worker from her own home and places her where, however comfortable she may be, she is an alien, often losing caste among her friends, hence having no social place; it offers no incentive to rise, no spur to ambition, except that of personal pride or desire to please, and this, if not lacking in the first place, may cease, because there is no real competition.

Also, it should be stated that all places are not comfortable; a cold, cheerless, illy furnished room cannot seem a rest or refuge after a hard day's work. Work over a hot stove, however neatly done, certainly does seem to demand for the person engaged in it proper hot water bathing facilities.

**Time
Off**

Fresh air is an essential to happy, healthy living. One afternoon weekly cannot enable the maid to store away sufficient fresh air to keep her through the following six days.

Simply from the selfish standpoint, that of getting the best work from the machine, reasonable forethought should be given, not only for the comfort, but

for the personal freedom of the employee. This means that if the best work is expected from the worker an endeavor should be made to keep her in the best physical condition for that work. When the prescribed work is finished it is normal for anyone to desire to get out and away from the place in which she has been working. If a maid's sitting room were or could be a part of every house there would not be the temptation to seek the street or a friend's kitchen for rest and recreation. This sitting room is often an entire impossibility; it is frequently considered in that light because it entails a sacrifice of space or some expense. There is far too frequently an utter disregard of the actual condition of what may be termed the rolling stock of this business. It is economy to keep the machine well oiled, well repaired and well housed.

Pleasant surroundings do much to lighten labor and make it attractive, whatever kind of work it may be. This fact large manufacturers and merchants have recognized and utilized to their great advantage. The housekeeper may learn the same lesson, and a maids' sitting room may become the rule rather than the exception.

**Pleasant
Surroundings**

Reasonable forethought entails a recognition of the fact that as there are now few standards of work or methods of doing it, so that the new cook or maid, no matter how well recommended or even equipped, has no idea of how you desire your work done or how you wish it systematized. Proper and sufficient directions

**Standards
of Work**

**Written
Directions**

should be given and proper care that they should not be presented in a confused manner all at once. Perhaps they can be given best in writing, a type-written sheet placed in the kitchen or some suitable place and used for reference. To this can be attached the special direction for the following day each night or afternoon, and the chances are this plan will aid very materially in the smooth running of the machinery of the household. Such a plan need not be in too great detail, unless the maid be very untrained.

**Daily
Outlines**

Miss Parloa suggests such a daily outline in her work on *Home Economics*, as follows:

1. Make the fires, air the dining room and hall.
2. Prepare the breakfast and set the table.
3. Put the bedrooms to air while the family is at breakfast.
4. Remove the breakfast dishes; put away the food. Sort the dishes and put to soak all dishes and utensils that have had food in them which is liable to stick.
5. Put dining room and sitting room in order, airing them well.
6. Wash dishes, put kitchen and pantries in order. Prepare dishes that require slow cooking and put them to cook.
7. Make beds and put sleeping rooms and bathroom in order.
8. Trim lamps.
9. Dust halls and stairs; sweep piazzas.

This plan is for a maid of all work, and naturally would be varied in many households, but indicates the

idea. The more definite the work can be made, the better.

Personal freedom for the maid means about what it does for the mistress; freedom to choose and have her own friends, to have them call and visit with her; to receive them without unnecessary and seemingly impertinent interruption or surveillance; freedom to come and go within reasonable limits without asking permission or giving explanation each time. In short, it is an application of the Golden Rule, and means such treatment as will insure the respect, if not the liking, of employee for the employer. This may seem revolutionary, actually impossible to many, and probably is where there is a succession of unknown, untried, unreferenced maids passing through the kitchen every four to six weeks. This plan, however, has been tried with success in many places.

**Personal
Freedom**

In a small city in Northern New York, where the majority of people are in the maelstrom of the domestic situation, there is a family that secures help readily and whose maids remain with them until a proper reason, such as marrying, causes a change. The employer in this case considers that she employs the maids to do the work, not simply to be in the house. When the work is finished the maids are at liberty. If two are in the house, one is expected to be ready to answer the bell; if one only is employed, there never has been trouble or even necessity of making any rule about this mooted point. This housekeeper has argued that

**A Case
in Point**

in general she would prefer to answer her own door bell and have the real work cheerfully, faithfully and well done, and that to get out of doors undoubtedly would be better for maid and work than staying in would be. This mistress has provided her maids with suitable reading matter for their leisure time, and shows that she is interested in the outside life of the girls without unduly interfering with it. In consequence she has good service, the maids are well and happy, and so is she, for friction is almost unknown in the running machinery of that home. Perhaps this should be noted, that in general the mistress does not have to answer the door bell, and many little thoughtful services are performed for her not nominated in the bond.

**Reorganiza-
tion of the
Home**

The real question is not the reason for the dearth of good household workers, but what suggestions may be made to assist the housewife in this trying situation.

In its ultimate effects the domestic situation of to-day will probably bring about a reorganization of the home. This is to be hoped and desired, if that reorganization means raising the work of the home to its proper position as a recognized business affair, whose director is required to have a knowledge and skill somewhat commensurate with the issues at stake, the interests involved. It is absolutely necessary that the director of the home should know and be trained for her business if she is to demand and obtain skill and training in those she directs. The recognition of this need is the first great step toward reform.

The second is the acknowledgment of the fact that in general the housekeeping of to-day is run on an antiquated plan, one not even fulfilling the needs of an earlier generation and entirely inadequate to cope with the tendencies of to-day. The plan has to be changed. No progress will be made if women spend their time in bewailing the present condition only; we must put our wits to work to better it.

These, then, are suggestions: First, that there should be more universal effort made, particularly in communities where clubs discuss these things, to secure certain just standards of work to be done for a certain just wage. The work of each household should not vary between unknown limits and the wages still be the same in each.

Suggestions

Co-operation in establishing standards of work is much needed. Why should the cook who prepares three elaborate meals daily for a family of six adults, who often entertain, be paid the same wages as the cook next door, who prepares simple meals for three people who live most quietly and rarely have a guest? Workers in factories and stores at least are governed by the same number of hours. Just as the life, numbers and demands of different families vary, so does the work vary. A standard of wage cannot be established without a corresponding standard of work.

**Establish
Standards**

Secondly, that housekeepers should bring themselves to a willingness to adopt the hour plan, the worker coming in, and work being done and paid for by the

**Work by
the Hour**

hour according to kind or skill involved in accomplishing it.

The immediate objections to this plan are, first, its expense, and then the seeming strain upon the house-keeper, who must either piece out or piece together this patchwork scheme. Then arises the question: "Where shall we get the workers?" for in many places this is a problem.

**Expense
of the
Hour
Plan**

As to expense, in only a few cases has it been compared, hence there is a lack of sufficient data. In general it may be computed in this way: Take first into account the wages of the maid or maids, add board and what may be called room rent, including light, etc., used. One family living in the West has carefully kept account of the expenses with and without a maid and have concluded that in general a maid of all work costs \$5 a week above her wages. This is higher than Mrs. Abel's estimates, which were based on the actual experience of a family of seven.

**An
Actual
Experience**

The family lived in a small town in New York, and consisted of five men and boys and two women. These estimates are the comparison of two successive summers. In both cases the laundry was done outside, hence has no place in the comparison.

First Summer.

Wages of maid per week.....	\$3.00
Board per week.....	2.50
Rent of bedroom.....	.50
	<hr/>
	\$6.00

The exact amount of room rent could be known, as the house was too small for the maid and a room was rented outside for her.

Second Summer.

(Work done by the hour.)

Dishwashing, two and a half hours for six days (fifteen hours).....	\$1.50
Cleaning (15 hours).....	1.50
Dinner service, three hours for six days (eighteen hours).....	1.80
Sunday dinners at hotel, seven, at 25 cents (less estimated cost of food material).....	.88
	<hr/>
	\$5.68

From these and other data it might be determined that in general a maid costs her wages; that is, if paid \$5.00 a week, the conditions are such that the probable cost for her board and lodging is \$5.00 also; if paid \$3.00, it cost another like amount for her "keep."

In Chicago so many of the very good apartment houses are constructed without accommodation for maids that the hour plan is popular. The general consensus of opinion is that the hour plan is less, not more, expensive, and has advantages not reckoned in dollars and cents. By those who have tried it the advantages of the hour system are stated to be that the work is in general better and more rapidly done; there is not such waste of material, and that the freedom from the responsibility and presence of an actual

**In
Apartments**

alien in the house, especially in an apartment, is incalculable.

**Where to
Obtain
Workers**

The question of where to get these workers remains to be solved. That is a very individual one, belonging to the conditions of each city or town. As club women take this up, bureaus such as the Household Aids Company of Boston will be established, and even now from guilds and industrial unions, often from bureaus of charity, such workers are easily obtainable.

One young woman in Brooklyn, after desperate times with incompetent help, advertised for a married woman with children who could leave her home for a certain number of hours a day. She obtained a refined woman in reduced circumstances, untrained for any definite work, whose experience made her of the greatest assistance. She goes to the house for a stated number of hours each day to care for the babies, while the mother performs her social duties. This mother does her own cooking, having the dishwashing done by the hour. The expense is lessened, her home is charming, she feels she is leaving the children in safe, "grammatical," understanding hands, and she has leisure for profit and pleasure, for the higher life, which she says she never had in the old plan, even with a smaller family.

**Natural
Progress**

We must realize that natural, industrial progress has taken one by one from the home the occupations formerly carried on there, until housekeeping no longer means the making of many things, but the proper expending of money for things already made.

We should not resist this tendency, but recognize and fit into it.

It must be remembered that the sanctity of the home is not preserved by the industries carried on there. To preserve one home at the expense of several others is neither economic nor ethical. When clubwomen talk about the sanctity of the home they should ask the question, "Whose home?"

**Sanctity
of the
Home**

Mrs. Mary Hinman Abel, who is a close student and a wise observer of economic conditions as they affect the home, says that the solution of present troubles must come in part from reducing the kinds of work done in the home. This is along the line of industrial progress as well as that of the least resistance in this case.

The laundry is disappearing from the house, following soap and candle making. True, there are many more poor laundries than good ones, but that there are good ones, and that these have been run with a profit, proves there can and should be more.

The establishment of laundries is one step, and a perfectly possible one. A well-educated Southern woman, after taking a course in household science at a Northern institution, started a laundry in a Northern city. The work was entirely done by hand and a fair price charged for it. She supervised the work and employed competent people to do it. It paid well in every sense for both owner and patrons. When circumstances forced her to lay aside the work her customers were as homeless people; they had no other

**Establishment
of Laundries**

place to go. What one woman has done other women can do, and it should be emphasized that this woman was well born, delicately brought up, educated and a Southerner, with the inevitable shrinking from labor outside that such a bringing up entails. She says that her patrons became her friends, that work she took up with shrinking became really delightful, simply because it was well done.

**Good
Employment
Agencies**

Another step is the establishment of more properly run employment agencies. Too many cases are known of employment agencies that encourage their maids to change often, to the end that they may gain additional fees. Employment agencies where references are required and looked up, where the maid is actually investigated and known as well as the housekeeper, where honesty is considered not only the best but the only policy are not castles in Spain. They can be established, supported and run by women and women's clubs.

**The
Future**

Whatever solution the future may hold, employers are beginning to realize that it is not through greater individual indulgences, more equality or higher wages that the problems are to be solved. Employees do not ask to be admitted to the family circle. Self-respecting helpers would not feel comfortable were this provision made, nor is it a practical way of removing the difficulty. What they desire as a class is, rather, the opportunity of independence which other forms of employment afford and which is missed in this—a chance to perform their work and, apart from

that, to live their own lives in their own way.

However desirable any opening or advantage, the spirit of liberty demands that it be *chosen* rather than forced upon one. What domestic service is really claiming for itself is some adjustment whereby definite hours shall be secured, and, outside that, free choice of amusement, personal improvement, friendships—*life*.

**Definite
Hours**

This, when secured, will prove one of the most reasonable and satisfactory aids to the solution of difficulties of both employers and employees. The final adjustment to the same basis as all other industrial and business activities will be a work of time, no doubt, but it seems to be the inevitable goal.

**Industrial
Basis**

As employers and the world at large gain and keep in mind a truer conception of the importance of household employment in the economic world there will follow better practical results. As long as employers express scorn of these duties little can be hoped for in the way of "dignifying labor" in the home. The efficiency of the housework cannot be expected to rise above that of the mistress as manager. There is deep significance in the words of one who wrote: "To know the workman one must have been a workman himself, and, above all, *remember it*." The housekeeper must know the household affairs and *respect* them if she would have others do the same.

**Dignity
of Labor**

There are some experiments being carried on at the present time that all should follow with interest. These go far to prove that the preceding statements are not without foundation. Notable among these is

Household
Aid
Society

the attempt which has been made in Boston to create an attractive home center for helpers, from which they go each day for a definite number of hours for employment in various homes which desire their services. The helpers are classified and graded, as already suggested, according to efficiency, the wages paid corresponding to the degree of skill attained. There is adequate stimulus to advancement, as instruction is given at the home center. The home life is natural and congenial, every attempt being made to enhance the wholesome pleasure to be derived from such a place. The rapidly increasing popularity of the experiment shows that no mistake has been made in the diagnosis of the employee's point of view. For the employer there is the difficulty of arranging the work to fit such a plan so that the desirable work shall be secured at a price not exceeding the expense of resident help. This is a difficult thing to do, a thing not yet accomplished, but which the ingenuity of woman will yet solve. Without doubt it will mean the simplifying of life in some homes, but if this is wisely arranged it will be a gain rather than a loss.

BUYING SUPPLIES

Women, as a usual thing, spend such small sums of money at a time in their purchases for the house, that they are apt to lose sight of the size of the total amount expended in a year. Not realizing the value of the aggregate it follows that they hesitate and study returns far more carefully and intelligently in investing one hundred dollars in any other way than in placing the same amount in household supplies. Those who realize the importance of economic buying follow current prices and buy when the market offers the best inducements. The difference in time expended in exercising this care is not as great as is fancied. Watchfulness and interest count chiefly. There are times of legitimate annual or clearance sales when real bargains may be secured. These should be watched for and taken advantage of in buying yearly supplies of things which may be safely stored. If the articles to be purchased are such as suffer from the competition of "style" one is especially enabled, with a slight sacrifice of style to quality, to reap a rich harvest at the expense of the foolish of the world who must have the very latest fad at whatever cost. The extremes of fashion are folly economically, in that they make it impossible to realize nearly the value of money expended.

**Relative
Importance**

**Legitimate
Bargains**

**Buying in
Quantity**

There is only a small range of supplies in which there is a marked style. Individual preference controls

in the selection of most, so that when one has determined upon the most desirable brand, variety, etc., there are left but three things which must be weighed in deciding the amount to be bought. These are (1) room for storage, (2) ready money for the purchase, and (3) the perishable nature of the article. The economy of buying in quantity must, necessarily, depend to a large extent upon these points. When these can be satisfactorily met there is great advantage in buying in quantity. Thereby one has the advantage of wholesale prices or great reduction over retail prices on quantities not too large for a moderate-sized family to dispose of within desirable limits of time.

**Small
Quantities**

The family that finds it necessary to buy its supply of coal by the fraction of a ton and flour by the pound, suffers great loss through the increased expense, paying often very nearly twice as much as the same grade would cost in larger quantity, and with no gain since these products gain in value rather than lose, by storage. Buying in small quantities at retail means paying a generous profit for grocer or messenger boy's wages in delivering the small amounts. Again, one suffers from having to look her supplies over frequently or has the annoyance of finding something missing when wanted.

Storage

The changed conditions of modern life from those of our grandmothers affect our habits in regard to storing supplies. Now that a large number of homes are rented, each room counting and swelling the

monthly bill, it has naturally led to economy of space. The uncertainty of residence with some has its effect also, as the expense of moving is increased by quantity, and the danger of injury and breakage all have to be reckoned with. One great misfortune which results from these considerations is the inclination to turn to cheap grades which are more readily disposed of at such a time or cause less regret if injured. Thereby we are losing some of the refining influences of acquiring and possessing the best. This applies especially to furniture and utensils, which ought to be bought as though they were to last a lifetime.

There is a happy medium between the huge chests of linen in former time which held supplies not used for years, yellowing with age, and the modern tendency of hand-to-mouth provision, satisfying only the weekly demand. There should be always a small emergency store of linen. Additions can be too easily made to require that it be very large. In fact, since it may be added to, usually, any day, the principal gain is realized by being able to buy better at certain seasons, as in January, than others, and the same reduction in price by buying in quantity may be realized in this as in groceries. Dish toweling by the roll at 13½ cents instead of 15 cents a yard, sheeting by the web or piece at a similar reduction, etc., are illustrations of the benefits to be derived through such methods of buying. An especial reason for buying table linens in January, in addition to any attractive

**Medium
Purchases**

prices which may be found at that time, is that the fresh supply of goods is in then and one may so secure a better selection. For storing linens a special chest or linen closet is very desirable and should be included in planning a house, but when not provided, an ordinary closet may be used, drawers, a trunk or a home-constructed box, any of which answers every purpose if well cared for.

**Storage
Requirements**

For storing groceries the requirements are a light, dry, cool room, as near the kitchen and pantries as possible. It should be supplied with lock and key, which the housekeeper or a trusted helper controls. Large quantities may so be put into it and smaller portions given out as needed for use. This is both an aid to economy (since the tendency is to use more liberally if there is a large amount at hand) and prevents such supplies as baking powder, tea, spices, etc., from losing in value through standing open. A year's supply is usually as large an amount as it is well to buy at a time. This is especially true of canned goods. These should be bought in the fall after the fresh supply is in market. By the dozen, or better yet, by the case of two dozen, canned goods may be secured at a reduction of from ten to twenty-five per cent. The same is true of the packages of cereals, although for small families cereals cannot be used rapidly enough to buy in large quantity. It will be found to be well worth while for those of limited space to attempt to make space somewhere for some storage room. With a large number of

families that are not cramped for room it should be a matter of more consideration to utilize a portion for this purpose.

It is only the very poor who have an excuse for being too limited in ready money for such advance purchasing. It is but thrifty to see to it that there is at least a small capital which may be used for such advantage. When once started it is a simple matter, since after that the woman of forethought will look ahead and plan so that the funds will be at hand as the supply-time comes around. Of course there is no economy in buying at a reduction a supply which is so rapidly perishable in nature as to cause a loss of enough to off-set, or more, the gain through getting in large amount. This is but a waste of time and energy as well as money. Vegetables are much cheaper by the bushel or barrel, and fruit, as oranges, by the box, but one must have a cold storage room to insure the safe keeping of either for any length of time. Even then there must be care in looking them over frequently to remove any that are decayed. For most families, therefore, it proves more satisfactory to buy perishable articles as needed.

**Ready
Money**

**Perishable
Supplies**

A great difficulty confronts the would-be-wise buyer to-day in the fact that it is hard to establish standards of quality without some sad experience. When the housewife manufactured her own soap she knew beyond a question what constituted an excellent article. Through handling different kinds of cloth, in weaving

Quality

Remnants or sewing, standards were created in that direction. Ignorance of real value makes the thriving "bargain counters" possible with their "remnants" cut from the webs on the shelves and offered at a price equal or even in excess of that for which the same goods may be bought by the yard elsewhere in the same store. Shrewd, not over-scrupulous merchants are bound to take advantage where it is possible, and the ignorant, unsuspecting purchaser pays a dear price for his or her ignorance.

Utensils In buying *utensils* the maxim, "The best is the cheapest," is an excellent one to bear in mind. One who makes a trial of different grades has ample opportunity to prove its truth. Cheap goods often increases the expense 100 per cent, while at no time does one secure anything of the satisfaction in use that is secured in the better class goods. Cheapness means, perforce, haste or flaw in manufacture. This results, naturally, in ill-shaped, defective ware. Durability seems to be a thing no longer estimated, so little does it enter into account in manufacture or purchase. Nowhere is the difference more marked than in kitchen utensils. Spoons with soldered or riveted handles, ready to part company with the bowls on the first real test of strength or heat, are poor economy. The same is true of the enamel ware which crackles and chips off with the first accidental heating or "sticking on" of food, after which it is unfit for use. So one might enumerate many illustrations of false economy of this

nature. It is the part of wisdom to pay a little more at the time and thus secure better wearing qualities and far greater satisfaction. The cheapest is rarely wise.

On the other hand, a medium-priced article in many things has real worth to recommend it to one practicing close economy. In such purchases as bed or table linen and toweling, for example, the difference between a medium and high-priced grade may represent the difference between hand work and machine, between embroidered or hemstitched articles and plainer. Since this is not a question of durability, a purchaser has a legitimate right to weigh the differences in the light of her allowance and decide in favor of the plainer if it be wiser. It should, however, always be a decision based on an intelligent consideration of values. One should never be at a loss when detecting coarse, loosely woven and shoddy fabrics or other evidences of cheap work. Other differences she may be justified in weighing, never that.

One may purchase most supplies either in a department store or in one devoted to a single or limited line of goods. There is, on the whole, a difference to be found both in quality and price of the stock in the two places. The grade of goods in the specialty store is usually better and the price somewhat higher. The department store has gained great popularity because of the convenience of purchasing everything in one place and because of competition in prices

**Medium
Priced
Articles**

**Department
and Specialty
Stores**

which seem at sight to favor trading there. The careful buyer will frequently find the difference in price more than equalized in the quality of the purchase. This is especially noticeable in kitchen furnishings. The sharpness of the competition has tended to lower prices in the specialty store as far as the quality of the wares will allow.

**Classes of
Supplies**

Supplies may be classed as (1) furnishings or utensils which are subjected to wear and consequently must be replenished from time to time, as furniture, bedding, carpets, kitchen, laundry and dining-room furnishings; (2) such supplies as are consumed in one way or another and so must be replenished, as fuel, food, soap and the like, and (3) such miscellaneous supplies as daily newspapers, magazines, plants, flowers, etc.

**"Must Haves"
and "May Haves"**

In buying these supplies one may divide them into essentials or "*must haves*" and accessories or "*may haves*." The first division one must secure at once. It is well to leave the second list to be remodeled after one has lived in a house for a while.

It is surprising to one who has some experience like camp life to find how few the absolute essentials really are. Many accessories have come to be looked upon as "*must haves*" through long use. The evidence of some utility in everything, together with refinement of taste in every selection, are the great essentials in giving a home the subtle charm and comfort which we covet. Furnishings need not be many in number nor elaborate in quality to satisfy

these requirements. The greater the simplicity the more satisfactory, usually.

The following are lists of kitchen, laundry, dining-room and bed-room furnishings, with average prices. The amount of equipment required is determined by the size of the family and its demands. For two people of simple tastes the kitchen utensils may be quite limited and the dining-room furnishings few. The same things are required in bed-room fittings as for a large family, but not in such numbers.

Lists

KITCHEN UTENSILS

Range	\$30.00 and up
Coal hod .....	.75
Shovel, poker, lifter .....	.50
Towel rack .....	.25
Teakettle	1.25 up
3 Stew pans, 1 quart to 8 quarts .....	.75 to \$3.50
Frying pan .....	.60 up
Double boiler	1.50 "
Broilers, fish, meat and toaster .....	.90
Frying basket .....	.20 to .35
Muffin pan .....	.50 up
Colander .....	.10 "
Coffee pot	1.25 "
Tea pot .....	.75 "
Chopping knife and bowl .....	.75
Meat chopper	1.00 up
Strainers .....	.10 "
Bread pans, 2 or more .....	.50
Bread board .....	.50
Meat board .....	.50
Rolling pin .....	.25 to 1.00
Flour sieve .....	.10 " .25
Scoops for flour, sugar, meal, etc .....	.10 " .50
Pans or basins, 2 or more .....	.30 up
Bowls, about five in assorted sizes .....	.75 "
Dishpans .....	.10 "
Drainer .....	.10 "
Dish cloths .....	.25
Floor and stove brushes	
Broom .....	.50
Dustpan .....	.25
Meat and bread knives .....	.75 up
Case knives and forks .....	.90
Vegetable knives .....	.20
Dripping pan	1.00
Egg beaters 2, Surprise and Dover .....	.50

KITCHEN UTENSILS (Continued)

Graters.....	.35
Measuring cups.....	.25
Lemon squeezer.....	.10
Plates, granite.....	.40
Skewers.....	.25
Spoons.....	1.00 to 3.00
Bread box.....	.75 up
Hand basin for sink.....	.30
Funnel.....	.10
Vegetable or pudding dishes, 2 or more.....	.50 up
Potato masher.....	.25 "
Garbage pail.....	.75 "
Refrigerator.....	15.00
Receptacles for flour, sugar, cereals, spices, condiments, molasses, etc.	
Chairs, stool, table.	

Prices

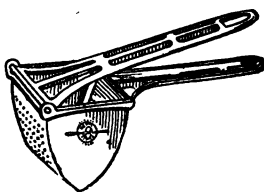
The utensils on above list may be considered "must haves." The prices of the various things vary within quite wide limits, as will be seen. The housekeeper should know enough of the materials composing utensils to guide her in the choice of material and price. This she cannot know without some knowledge of the action of the ordinary acids and alkalis used in cooking and cleaning operations on tin, iron, porcelain, agate, etc. To the list first given may be added many other things, many of which would be "must haves" in some kitchens.

Estimate

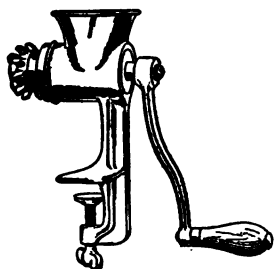
A fair estimate for fitting a kitchen with utensils given is from \$35.00 to \$40.00, including refrigerator, but not including range. \$100.00 is not too large a sum to apportion to proper kitchen fittings if the range be included, and it is desired to begin with enough good utensils to make the work easy.



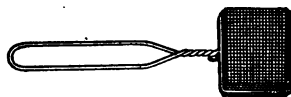
Salt Box-



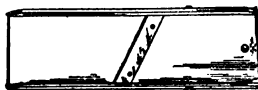
Potato and Vegetable Press



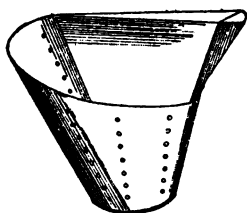
Meat Chopper



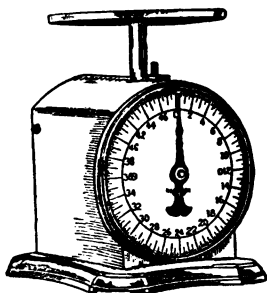
Soap Savers, to utilize scraps



Slaw Cutter, knife adjustable to cut fine or coarse.



Sink Strainer; keeps garbage from clogging sink and pipes.



Household Scales

SOME "MAY HAVES" IN KITCHEN UTENSILS.

LAUNDRY EQUIPMENT

Tubs, 1 or 2	\$3.00	
soapstone	7.00 or \$8.00 each	
Washboard .....	.25 to	.50
Wringer	2.75 "	4.50
Boiler	1.75 "	3.00
Pails, 2 or more, "Fibrotta" .....	.50	
Baskets, 1 or 2	1.25 to	2.50
Dipper .....	.15	
Soap dishes .....	.15	
Clothes stick .....	.10	
Clothes line and reel for same .....	.50 to	1.10
Clothes pins, 1 gross .....	.25 up	
Skirt board	1.25 "	
Bosom " .....	.25	
Whisk .....	.10	
Sad-irons, 3 at least .....	.60	
Iron stand or asbestos mat .....	.15	
Holders .....	.20	
Clothes horse .....	.75	
Small vegetable or nail brush .....	.10	
Scrubbing brush .....	.15	
Ironing sheet .....	.30	
Blanket or felt	1.00 up	
Watering pot .....	.15 "	
Average Estimate	\$18.00	

ADDITIONAL UTENSILS FOR SEPARATE LAUNDRY

Stove	\$8.00 to \$25.00	
Coal hod .....	.25 "	.75
Shovel, poker lifter .....	.25	
Basins, 2 .....	.50	
Saucepan or kettle for starch .....	.50	
Strainer .....	.10	
Pans or tub for starch .....	.30	
Earthen bowls, 3 or more .....	.30	
Wooden or agate spoons, 2 .....	.30	
Table or laundry settle	2.00 to	6.75
Case knife .....	.15	
Broom or floor brush .....	.50 "	2.00
Small brush .....	.50	
Dustpan .....	.25	
Scrub brushes, 2 .....	.30	
Chair .....	.70	
Total Estimate, liberal	\$40.00	
" " fair	4.00 to \$5.00	

BUYING SUPPLIES

109

LAUNDRY SUPPLIES

Soap, { soft, { hard, and { sand.		
Borax .....	.07	per lb.
Washing soda .....	.03	"
Chloride of lime .....	.10	"
Alum .....	.07	"
Paraffin or Spermaceti .....	.15	"
Beeswax (pure) .....	.35	"
Gum Arabic .....	.50	"
French ball blue or ultramarine .....	.25	"
Ammonia (pure) .....	.25	per qt.
Alcohol .....	.40	"
Kerosine .....	.00 to .15	per gal.
Hydrochloric acid .....	.10	" oz.
Acetic acid .....	.10	" "
Oxalic acid (crystals) .....	.05	" "
Starch .....	.10	" pkg.
Salt		Sewing materials
Sandpaper		Buttons
Bags for boards, line and pins		Pins and cushion
Bags for small articles in boiler		Scissors
Bags for lace curtains		Twine
Cloths for covers		Newspapers
" " scrubbing		Thin paper
Clock		Old sheets and flannel

DINING ROOM FURNISHING

Rug 9 x 12 ft.	\$10.00 to \$100.00 up
Shades .....	.90 per window.
Table	6.00 to \$50.00 up.
Chairs, common	1.75 " 10.00
arm, high	3.00 " 15.00 "
Sideboard	15.00 " 50.00 "
Serving table	4.00 " 30.00 "
Table linen, 3 cloths	9.00 "
4 doz. napkins	10.00 "
2 carving cloths	2.00 "
Tableware (Dinner set, or its equivalent stock pattern), semi-porcelain China	12.00 to 40.00
Glassware	2.00 "
Cutlery, knives, 1 doz. steel blades	3.50 to 8.00
Carving set	3.00 " 10.00
Silver-plated, quadruple knives per doz.	3.50 " 6.00
forks " "	4.50 " 6.00
tablespoons " "	5.00 up
dessertspoons " "	4.50 "
teaspoons " "	3.00 "
Silence cloth 4.6 x 8	1.00
Average Estimate for small family, \$75.00 to \$150.00	

BED ROOM FURNISHING

Matting.....	\$10.00 up
Rugs.....	5.00 "
Shades and draperies (2 windows).....	3.00 "
Enameled bed with spring.....	8.00 "
Mattress.....	5.00 to \$50.00
2 Pillows.....	5.00 up
5 Sheets.....	2.00 "
3 Pairs Pillow cases.....	.50 "
4 Blankets.....	10.00 "
2 Counterpanes.....	3.00 "
Mattress cover.....	1.00 "
Bureau.....	10.00 to 75.00
Washstand.....	4.00 " 25.00
Table.....	1.75 " 10.00
Rocker.....	2.00 up
2 Chairs.....	3.00 "
Couch.....	8.00 "
Toilet set.....	3.00 "
1 doz. Towels.....	.75 "
4 Bath Towels.....	.50 "
Average Estimate.....	\$60.00 to \$90.00

KITCHEN FURNISHINGS

Floor
Covering

In selecting kitchen furnishings it will be found that a linoleum covering for the floor will give the greatest satisfaction, preferably one which is entirely plain or with a pattern which extends all the way through. Next to linoleum, a hardwood floor. An oilcloth is unsatisfactory, unless it be, perhaps, the best quality, for a small family which will not give it hard wear. A painted floor is hard to care for and is, in many respects, least desirable.

Stove

In selecting a stove a steel range is by far the most desirable, if possible. It is more expensive in first cost than a cast-iron stove, but this difference is more than offset by efficiency, economy of fuel and durability.

Utensils

Galvanized iron is the most desirable material for such utensils as coal hod, garbage and ash cans and

the like, being superior because of its light weight, durability and cleanliness.

A nickeled teakettle with copper bottom is very satisfactory for general use, costing about \$2.50. Aluminum ware is increasing in favor. Its price alone limits its use. The price of a teakettle is from \$2.25 up, but the aluminum teakettle wears a lifetime. Strinsky ware is, next to aluminum, the most durable of any for cooking utensils. It is moderate in price, the teakettles being \$1.75 to \$2.25. Tin is very undesirable for almost all cooking utensils, as water and acids act upon the tin, forming unhealthful chemical compounds. For such uses as are allowable, one should buy block tin with rolled edge. The grade is readily seen by markings on the back. The cheapest is marked X, medium XX, best XXX or XXXX. Those tins which have fewest crevices and seams are best.

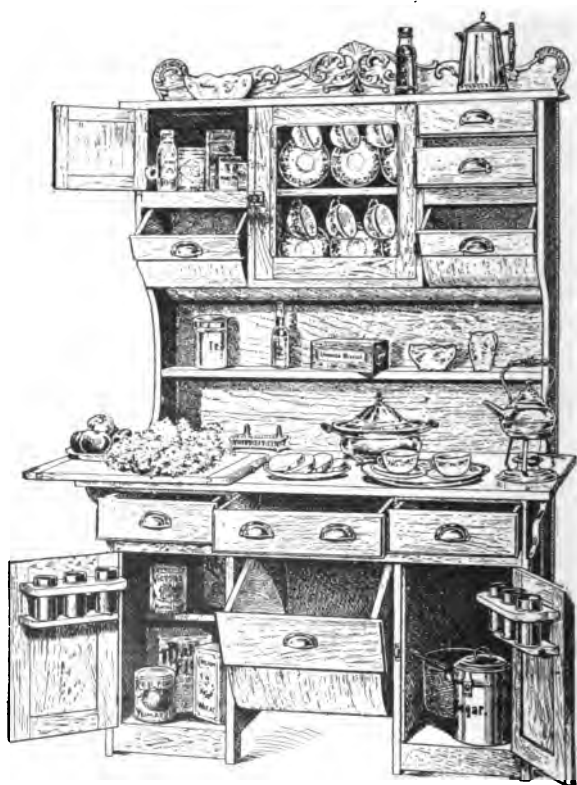
Sheet-iron bread tins with dull surface are excellent.

Woodenware should be used as little as possible, as it is difficult to keep it sweet, dry and free from odors and insect life. Bread and meat boards and chopping trays are usually of wood. These should never be cheap in quality, as the wood of such is soft and not well seasoned, so that it cracks and peels easily. Wooden spoons should be those designated as the French holly.

Glass or porcelain jars are excellent for spices and such articles as rice, tapioca, coffee, tea, etc.

Materials

**Wooden
Ware**



A MOVABLE KITCHEN CABINET, USEFUL WHEN THERE IS NO BUILT-IN CABINET.

These should be neatly labeled and conveniently arranged in order on shelves in a cupboard near the cooking table.

Iron for cooking utensils is almost a thing of the past. Although most durable, the weight is sufficient to banish it. Agate or Stransky have taken the place to a great extent. Agate ware has depreciated greatly in quality since first introduced. The best of it is more durable and safer than enamel ware. Sheet iron frying pans are best, as they endure the highest heat. Steel is next. Agate may be used for certain things.

**Iron
Cooking
Utensils**

Chairs should be tested for comfort. Wooden ones, if properly constructed, may be very comfortable. The shape and length of back, seat and legs greatly affect the comfort. A high stool is a strength saver when working at the table.

Chairs

Tables constructed for kitchen use are a great addition in modern furnishings. They are supplied with drawers for knives, spoons and such small utensils. Those of white wood are cheapest, pine being about 50 per cent more. The drawer increases the expense slightly, but this will not be grudgingly paid by one who has once enjoyed the advantage secured. The top should be unfinished, very smooth and even. It should be made of one piece of wood to avoid cracks. Oilcloth may be used as a covering, although less convenient because of the care necessary to avoid setting anything hot on it. Paint is altogether undesirable for the same reason.

Tables

TABLE AND BED LINEN, TOWELLING, ETC.

In buying cotton and linen material for the various needs of the house, one must consider the use to be made of it and select accordingly. Towelling suitable for glass and silver is not suitable for cooking utensils, and vice versa. If cast off garments, old bed linen and the like are thriftily cherished and preserved, much expense is saved and frequently better cloths secured than in using new. For scrubbing purposes a soft cloth that will not scratch is desirable, at the same time it must have a certain firmness and roughness for the friction necessary. One of the best materials for general purposes of this kind is the woven underwear. Outing flannel and "mill ends" are also excellent.

For drying, cloth with good absorbing quality is necessary. Cotton is undesirable, especially if new and not worn until softened. Linen is best for the purpose and is easiest to care for. It gives off less lint than cotton. Cheap qualities are less well prepared and scratch.

For dish towels, a medium light weight linen towelling is best, a still heavier for the china dishes, while a firm, heavy crash, like the Royal Russian, is serviceable for cooking utensils. The latter is also excellent for kitchen hand towels.

For washing dishes the small mops are excellent for glassware and are preferred by many for the

entire dish washing. They are inexpensive and are not difficult to keep sweet with proper care. Cheesecloth is very satisfactory for silver and glass.

Cheesecloth should be kept on hand for various purposes, as wiping meat, drying lettuce when washed, tying up fish to boil, straining soups and jellies, dust cloths and many other uses. It is easily cleansed, is soft and readily absorbent when old and is free from lint. For drying windows and lamps cheesecloth is excellent, or old napkins rough dried. Old cotton, as sheets and pillow cases, is fairly good.

Hand towels may be of crash, damask or huckaback. If the latter, the Scotch or Irish is the best. The choice of material depends upon individual preference of smooth or rough surface. The damask is soft, fine and smooth, the huckaback rougher. The Irish huckaback is woven with smooth dots for overthreads and is a fine grade. The Scotch is woven looser and is more showy. It is cheaper, but is good when washed. The damask toweling is a poor absorbent, because of its smooth, satiny surface. It is cheapest to buy huckaback by the yard and hemstitch it. Fringed towels should be avoided, as they are difficult to iron well and the fringe eventually wears off, leaving unsightly ends. If fringed at all it should be tied.

Turkish toweling of good quality is best for bath towels. Although cotton, it is so woven as to be readily absorbent.

BED LINEN

Sheeting

Sheeting was formerly woven in narrow widths only one yard wide, necessitating laborious seaming in the middle of a sheet. At the present time it is possible to secure sheeting woven for single, two-thirds or double beds, so that hems at top and bottom are the only needful sewing. Ready made sheets and pillow cases may also be bought in most places, less carefully made than home-made, but temptingly inexpensive, and conveniently ready for use. In providing in either way one should have the size of the bed carefully in mind and secure sheets and pillow cases ample in size.

Bleach

Cotton suitable for this purpose comes bleached, half-bleached or unbleached. The unbleached is two or three cents per yard cheaper than the bleached, and is more durable, this being due to the fact of chemicals being used in the process of bleaching which affect the fibre. This is, however, not often selected on account of the color. The half-bleached is less objectionable.

Brands of Cotton Cloth

There is considerable choice in the different brands of cotton. Among the best are the Wamsetta, Fruit of the Loom and Pequot.

Size of Sheets

For a full sized double bed, one should buy the 10 quarters width of sheeting, for a two-thirds width bed 8 quarters, and for a cot or single bed 6 quarters. Pillow casing will vary to fit the size of the pillow, 5

quarters or 45 ins. being a large size and 42 ins. medium.

The price depends upon the brand and size. The best Wamsetta in the 10 quarters width is 40c per yard, 5 quarters width 18c, while cheaper grades may be had at 28c for the 10 quarters width and 12 1-2c for the 5 quarters.

Made sheets, entirely plain, in the best Wamsetta brand are about as follows:

90 in. x 99 in.....	85c
72 in. x 99 in.....	75c
Cheaper:	
90 in. x 99 in.....	75c
72 in. x 99 in.....	55c

The tubing for pillow slips, woven without seams, are about :

45 in.....	14c
42 in.....	13c
36 in.....	12c
Made up.....	15c each, up

The unbleached may be secured of Pequot cotton in the made sheets, largest size, 55 cents each.

TABLE LINEN

Most of the material sold as table linen is imported. Its manufacture has been attempted in this country, but the temperature is unfavorable, so that the result is an inferior quality.

There are three leading supplies—the Irish, Scotch and German, the Belgian, Austrian and French being

Price

Grades

included under the latter. The Irish is considered the best and is most expensive.

Bleaching

The time of bleaching is a large factor in determining the value of the linen. Bleaching takes from the weight. The natural and best method is the grass bleaching in summer; next to that the snow. Artificial methods take from the strength of the fabric. It is difficult even for experts to detect the method. It is known by the times of coming into market. The grass bleached comes into the retail market about the middle of December, making this the desirable time to purchase.

**Hints on
Selecting**

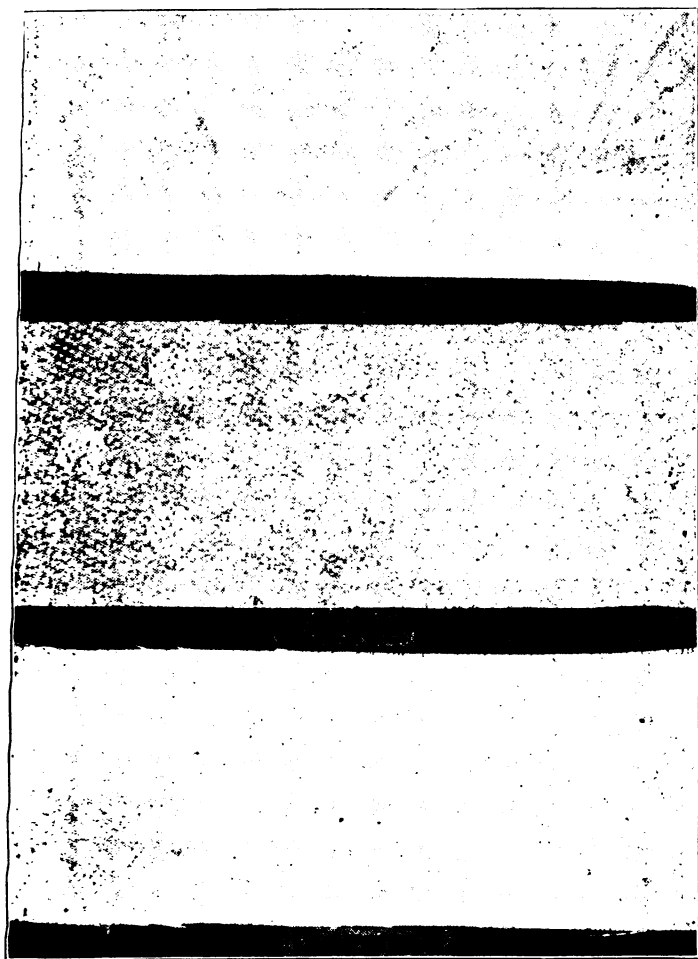
A fine thread damask may not be a superior wearing fabric. The weight is the criterion. The best fabrics are not too fine, firm but not stiff and heavy with starch. Those with a more elastic, leathery appearance are better. Those patterns are less durable which have long unbroken threads.

**German
Damask**

The German damask has a closer, harder twisted thread than the others, making it a very durable linen. The Germans cater less to variety of pattern and therefore produce less showy cloths, but they are very durable and are also less expensive.

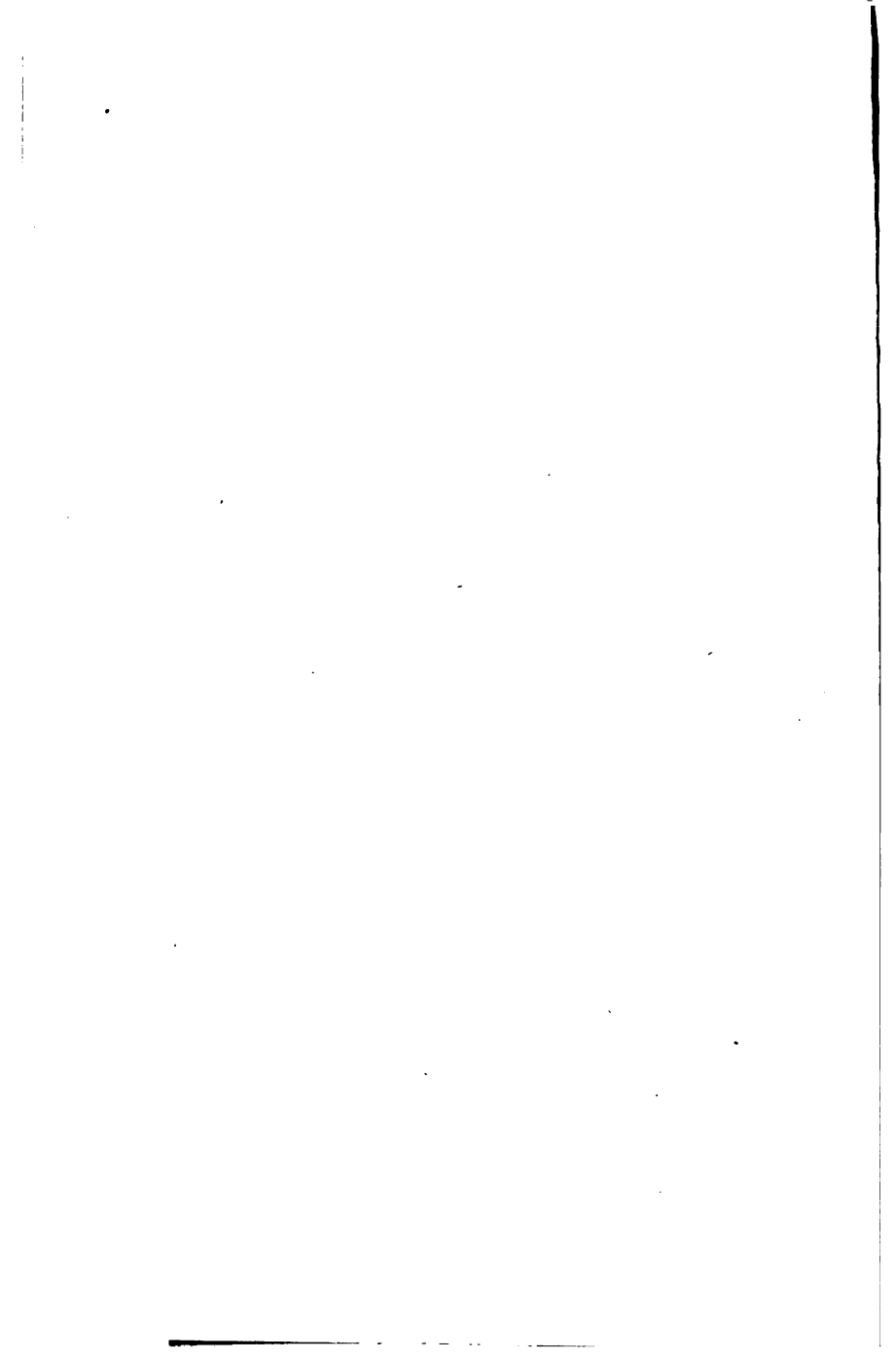
Patterns

In selecting a pattern a medium-sized pattern, as the tulip is very satisfactory. It is a matter of taste to a great extent. Large patterns are more effective than small but the latter are good taste. Some patterns are so generally liked as to become stock patterns, as the snowdrop. These can be found in all stores. With



EXAMPLES OF TABLE LINEN.

**Scotch Flower Pattern, Irish Snowdrop Pattern,
German Checkerboard Pattern.**



other patterns only a few are woven and these are distributed to a few stores or a few of each to each store. The Scotch have excellent patterns, are finished about as well as the Irish and cost less.

In buying one should, if possible, have the exact measurements of the table on which a cloth is to be used. An average length is 2 1-2 yards, 1-4 to 1-3 yard should be allowed to drop at each end if the table be square. Two dozen napkins should be allowed for each cloth.

Size

Material may be purchased by the yard or in pattern lengths. The latter are 50-75 cents per yard more. The German linen runs from 50 cents to \$1.50 per yards. The Scotch in the bleached run from 50 cents to \$2.00 or over per yard. The Irish even in unbleached begins at 75 cents or \$1.00 per yard and may be \$2.50 or \$3.00. The latter are, of course, very beautiful goods, but for common use and durability a good quality may be secured for \$1.00-\$2.00 per yard.

Price

Napkins vary in size from 5-8, as they are termed at the store (17-22 in.) known as breakfast size, to 3-4 (23-27 in.) and 7-8 (29-31 in.), the latter being very large.

Napkins

There is less difference in the price of napkins in the different makes. In either the 20 in. napkins vary in price from \$1.75 per dozen up. Good ones are \$3.00-\$3.50 per dozen.

A heavy cloth, known as the silence cloth, is an essential accompaniment to a well appointed table. This

Silence
Cloth

may be of felt, or two faced cotton flannel or may be a quilted or knitted cloth on purpose.

Canton flannel, 54 inches wide, 50c yard; quilted, 54 inches wide, 62 1-2c yard; knitted, 62 inches wide, 75c yard give relative prices.

CARPETS AND RUGS

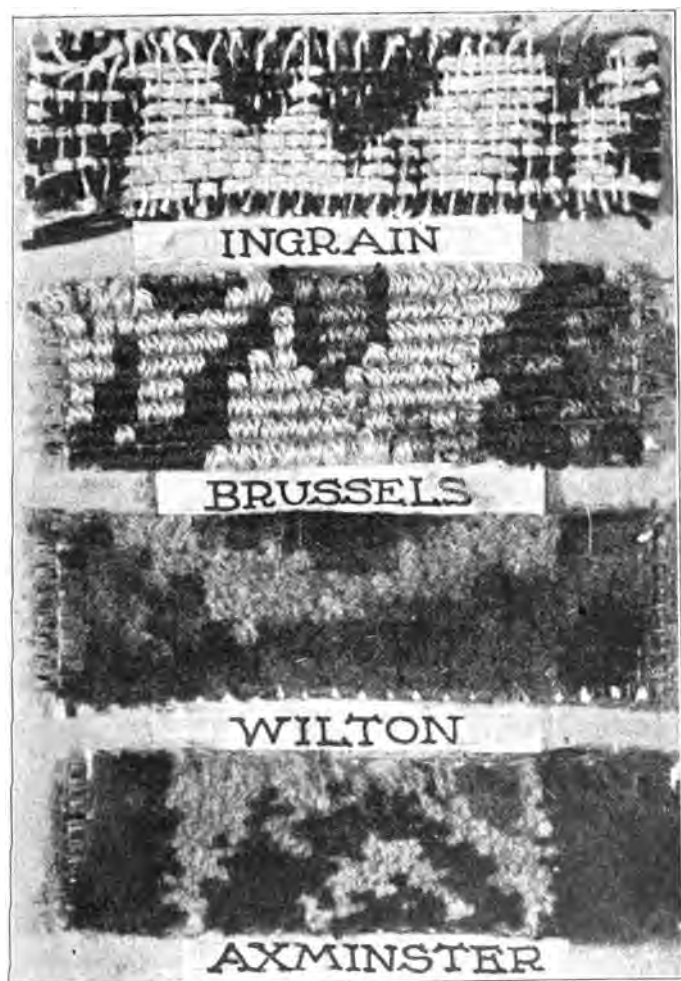
A square of carpet with a border of hard wood brought to a high polish, or even a painted border or denim or some similar material is preferable to a carpet covering the entire floor and tacked down. Besides the greater attractiveness it is much more cleanly, as this can be taken out of doors for frequent beating.

Grades

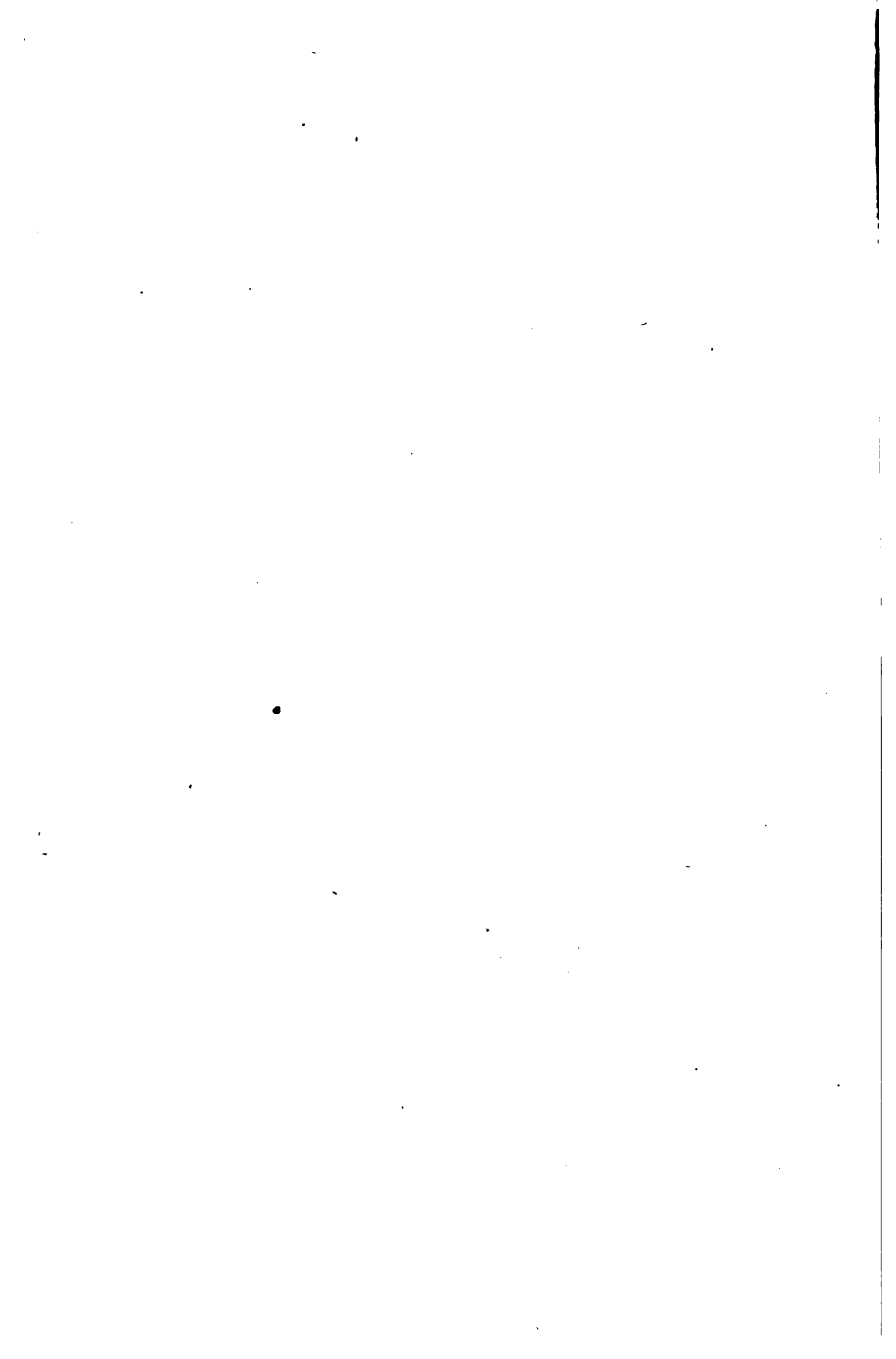
Of the different grades *Ingrain* is the cheapest. It is loosely woven, and although its wearing qualities are surprising considering the price, it is not the wisest choice for those who may choose. The dirt goes through it easily. Pleasing colors are difficult to secure as these carpets are colored with chemical dyes which are less soft and pleasing in effect than the vegetable dyes, which are used in the best grades. *Ingrain* carpeting is more suitable and serviceable for chambers than for living rooms. It is reversible.

Tapestry comes next in value, resembling *Brussels* on the right side but having a canvas back with colors on one side only. This wears fairly well.

Brussels carpeting is heavy, with colors on both sides. It wears excellently well and generally proves best for ordinary use. The *Brussels* carpeting has an uncut pile. Cut pile carpets are called velvet carpets, as



KINDS OF CARPET.



the Axminster and Wilton. The Wilton wear admirably well, and are very satisfactory in colors and patterns.

In buying by the yard the Ingrains are usually a yard wide, while Tapestry, Brussels and Velvets are but 3-4 of a yard. In practicing strict economy much may be saved by buying short lengths, small patterns or old styles.

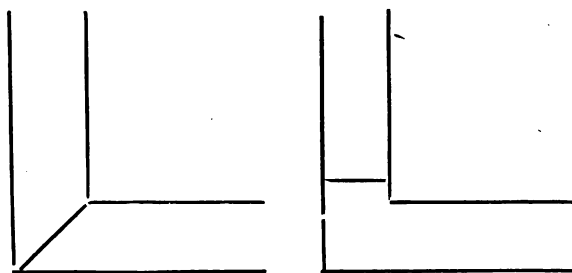
**Suggestion
for Buying**

Small patterns, sober colors and indefinite designs are more artistic, cheaper and more serviceable than the opposite. One should endeavor to secure a generally pleasing effect in a carpet so that the room for which it is designed will be made attractive without one's being especially conscious through what means the effect is produced. A carpet with striking pattern and color which arrests and holds attention is not pleasing.

**Patterns
and
Color**

Rugs or squares should not have borders seamed at the corners. The joining should rather be directly across, thus:

Rugs



**Re-made
Carpets**

A good old carpet can be utilized very satisfactorily by being re-woven by some of the reliable firms which have taken up the business. Even carpeting of different kinds may be used together in this way, if they are all-wool. A difference in color does not matter as the material is recolored as desired.

**Kensington
Squares**

Ingrain or Kensington squares, as they are often called, are more expensive when real and imported than the American squares. The price is by the yard. The usual size of 6 or 7 1-2x9 feet (2 or 2 1-2x3 yards) costs \$4.00 or \$4.75 up. By the square yard for carpeting a floor the Ingrain is 70-75c per yard.

Smyrnas

Smyrna rugs are alike on both sides and are very serviceable. They cost \$20 for a rug, 9x12 feet (9'x12'), \$8.00-\$9.00 for a rug, 2x3 feet (2'x3').

Wilton's are most nearly like the Oriental rugs, and are better than some cheap Persian rugs.

Persians

Persians, 6'x9' cost \$30.00 up indefinitely; Wiltons, 6'x9' cost \$22.00 up; 9'x16' cost \$36.00 up.

The prices given are not exact for all times and places, of course, but may serve as an indication of relative costs.

TEST QUESTIONS

HOUSEHOLD MANAGEMENT

PART II

Read Carefully. Place your name and address on the first sheet of the test. Use a light grade of paper and write on one side of the sheet only. Leave space between answers. Read the lesson paper a number of times before answering the questions. *Answer fully.*

1. What is the value of system in house work?
2. Outline in detail a system for the household with which you are most familiar.
3. Judging from your own experience, how long should it take to perform the daily tasks of house work, such as dusting the living room, washing the dinner dishes, sweeping a bed room, etc?
4. If you have employed servants, have you met with satisfactory results?
5. If so, what do you regard as the causes of your success?
6. Have you made any observations in general, of aid in the study of domestic service problems?
7. Do you know of any efforts among women to correct the situation, either as steps toward solution, or study of the situation?
8. What is your attitude toward non-resident labor in the home?

HOUSEHOLD MANAGEMENT

9. Taking into account fuel, supplies, and your own time and labor, what can you say of the relative cost and results of laundry work done in and outside the house?
10. What constitutes a legitimate bargain?
11. What elements aid the flourishing "bargain" counters of our stores?
12. What has been your experience in buying as to "the best is the cheapest?"
13. Give a list of what you regard as ten real and profitable conveniences in kitchen furnishing.
14. Give a similar list of uneconomical articles, because rarely used or not as useful as supposed when purchased.
15. What kinds of linen are there?
16. What are the advantages and disadvantages of rugs? Of carpets?
17. Add any suggestions arising from the study of this section.

Note.—After completing the test, sign your full name.

MY SYMPHONY



O live content with small means ¶ to seek elegance rather than luxury, and refinement rather than fashion ¶ to be worthy not respectable ¶ to be wealthy, not rich ¶ to study hard, think quietly, talk gently, act frankly ¶ to listen to the stars and birds, babes and sages, with open heart ¶ to bear all cheerfully ¶ to do all bravely, await occasions, hurry never ¶ in a word, to let the spiritual unbidden and unconscious, grow up through the common ¶ this is to be my symphony.

William Ellery Channing



ROASTS OF BEEF, NEW YORK MARKET.

From Photographs made for the Departments of Domestic Science, Columbia University.

HOUSEHOLD MANAGEMENT

PART III

MARKETING

A practical knowledge of marketing on the part of the housewife affects to a marked degree both the comfort and expense-book of the family. Intelligence and skill in buying are only secured by careful practice. The purchaser must not fear to ask questions. Most men with whom she will have to deal will be found to be patient, helpful, painstaking and reliable, yet she must make sure by sufficient trials that the cuts of meat, etc., recommended are, all things considered, those that are best adapted to meet the needs of her family.

Buying

It is usually greatly to one's advantage to select a regular place for marketing. Greater consideration is shown such customers and better satisfaction results. Time is saved, and usually it proves to be quite as economical, often more so. Disappointments are less liable to occur than in buying more generally.

**Regular
Customers**

The fact of buying regularly at the same place should not, however, lead to the erroneous idea that a telephone may be substituted for frequent visits to the market. This is a mistake which is increasing rapidly in America. Orders given in this way, by note,

**Use of
Telephone**

or to the driver at the door are liable to be less satisfactory than those which are given at the store where selection can be made by the purchaser. The telephone may be resorted to occasionally in emergencies, but should not take the place of regular visits. The greater satisfaction to be secured through personal selection, the greater variety secured by seeing otherwise unthought-of articles and the closer economy possible more than offset the additional time consumed.

**Reasonable
Time**

More than a single day's order may be given at a time. All orders needing prompt filling, as meats and vegetables, should be given in ample season, usually the day before, so that there may be sufficient time to fill the order without discomfort to those who serve. This is only reasonable consideration for others, besides securing for one's self the avoidance of disappointments which are very apt to occur when too limited time is allowed in filling the order. It is evidence of an inexcusable lack of foresight when a housewife plans so little beyond the immediate need as to leave the ordering of roast beef for a twelve-o'clock dinner until 10 o'clock of the morning it is desired.

**Supply
of Meats**

Meats are, perhaps, the most difficult to understand and to buy to advantage. A few years ago the supply of meats was practically all local, but at the present time only veal and lamb are supplied locally in places of any considerable size. The supply of beef and pork

for the United States is almost wholly from the West, Chicago being the chief center, especially for the wholesale beef trade. Some of the objections raised by those who oppose the consumption of meat because of supposed unwholesome and unsanitary conditions of killing, storing and transporting, are practically without foundation at the present time. Conditions have been greatly improved within the last few years and great sanitary precautions are exercised. The large houses of Chicago are rendered thoroughly sanitary and are carefully inspected by United States officers who also inspect every animal killed, and tag the meat for shipping. Each quarter is numbered, the car in which it is shipped is also numbered and a record made of the meat sent. In this way any complaints can be readily traced. The transportation is now done by the use of refrigerator cars.

BEEF

The quality of beef depends upon several conditions. The age of the animal when killed, the breed, the manner of fattening, the amount of exercise and the length of time the beef is allowed to cure before using, all effect the quality of the meat to a marked degree. The "prime" age of an animal for killing is 4 years, but the beef of a creature from 4 to 8 years of age is good. Beyond that age meat is apt to be tough and unsatisfactory. Although grass-fed animals are healthier than stall-fed, the latter is customary, or, at

Quality

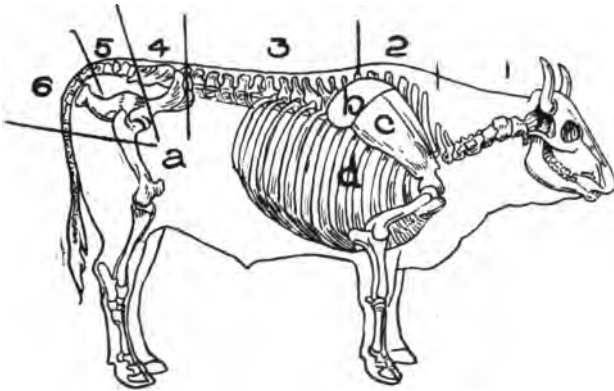
least, a combination of the two. Exercise toughens the muscles but if moderate, is considered desirable in rendering an animal healthier and the meat finer flavored. Beef has the finest flavor and is most tender when kept as long as possible before using. Three weeks is usually the shortest time allowed for this curing when conditions of storage are such as to permit.

**Texture
and
Color**

Meat should be selected which is firm and fine-grained. The color should be bright red, the fat yellowish white. The flesh and fat of old beef is darker, dry and coarser. Beef becomes dark through standing exposed to the air. One should distinguish carefully between a mere surface discoloration which may be trimmed off and the rest of the cut found to be entirely fresh and suitable to use, and the decomposition which gives a taint to the entire piece.

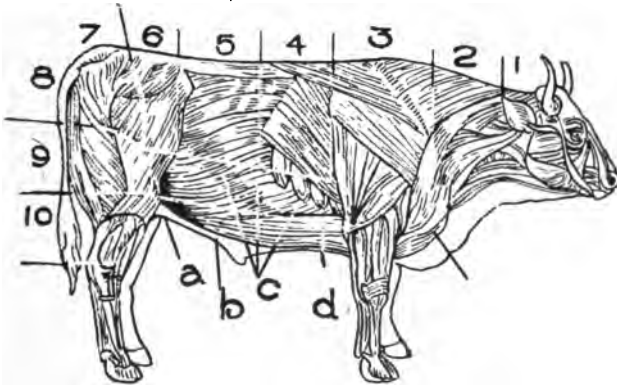
**Position
of Bones**

In buying, economy demands in general, that the amount of bone in a cut should be small in proportion to the amount of meat. In order to buy wisely and successfully it is necessary to have in mind a clear idea of the anatomy of the animal, also the muscle-fibre arrangement. These are seen in the beef in the illustrations. The vertebrae making up the backbone differ sufficiently so that with study one may recognize the different ones in the cuts of meat. The backbone is split in dividing the body into halves so that but one-half will be found in a joint of meat. Study the illustrations carefully.



SKELETON OF BEEF.

- 1, Neck; 2, Six Chuck Ribs; 3, Seven Prime Ribs and Loin; 4, Thick or Hip Sirloin; 5a, Top of Rump; 6a, Aitch Bone or Rump Piece; b, Cartilage; c, Shoulder Blade; d, Cross Ribs.



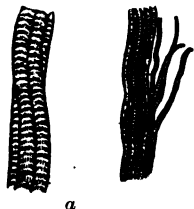
MUSCLE ARRANGEMENT OF BEEF.

- 1, Head; 2, Neck; 3, Chuck Ribs and Shoulder Blade; 4, Seven Prime Ribs; 5, Loin; 6, Thick Sirloin, called Boneless Sirloin in Chicago, Back of Rump in Boston; 7-8, Rump Piece in New York; 9, Aitch Bone; 10, Round; 10, Leg; a, Top of Sirloin; b, Flank; c, Plate; d, Brisket. (Redrawn from *Home Economics* by Miria Parloa.)

**Arrangement
of Muscles**

A knowledge of the muscle fibres and their arrangements is as important in buying, cooking and carving meat as familiarity with the location of the bones. The lean of meat is made up of muscular tissue. This consists of prism-shaped bundles, divisible under the microscope into minute tubes or muscle fibres. These fibres are held together in bundles by connective tissue

which is readily distinguished by holding up a loosely connected piece of meat and noting the thin, filmy membrane. When meat is cut "across the grain" these bundles of fibres are severed and the ends appear. The membrane forming the walls of these tubes is very delicate and elastic.

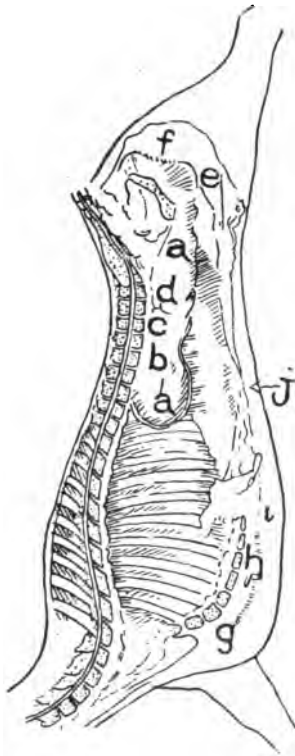
*a**b***Fibres of Meat.****Carving**

Carving has a great effect upon the apparent toughness of the cut of meat. In the accompanying illustration, *a* shows the muscular

bundle, a fibre partially separated into its minute tubes, while *b* shows the fibre cut across the grain as it should be in carving. In this way the fibres are broken into smaller pieces as an aid to digestion and the contents of the tubes are set free, thus being more accessible for the digestive juices than when the meat is carved lengthwise of the fibres.

In cutting up a beef the body is first cut through the backbone laying it open in "sides" or halves. Each half is then divided into quarters, called the fore quarter and the hind quarter, as will be seen in the illustration. The muscle fibres run very irregularly in the fore quarter. This, together with the fact that they are coarser and have on the whole more exercise than those of the hind quarter to toughen them, renders the meat of the fore quarter of a less desirable, cheaper grade. The finest cuts of an animal come from the middle of the creature, in the most protected, least exercised parts, decreasing in value as they lie toward either extremity.

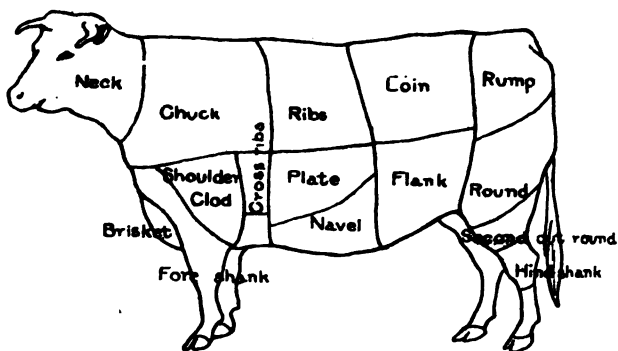
Cuts differ somewhat in different cities. According to the Boston cut, for instance, three ribs are left on the



SIDE OF BEEF.

aa, Suet; *b*, Thin End of Tenderloin; *ad*, Thick End of Tenderloin; *e*, Inside or Top of Round; *f*, Best Part of Round; *g*, Sternum; *h*, Thick Brisket; *i*, Thin Brisket; *j*, Flank.

hind quarter, ten on the fore quarter. In New York all the ribs are cut on the fore quarter. Beef is best from a creature weighing 800 to 900 pounds.



CUTS OF BEEF ACCORDING TO THE U. S. DEPARTMENT OF AGRICULTURE.

Fore Quarter

Weight An average fore quarter weighs about 200 pounds.
It is divided into:

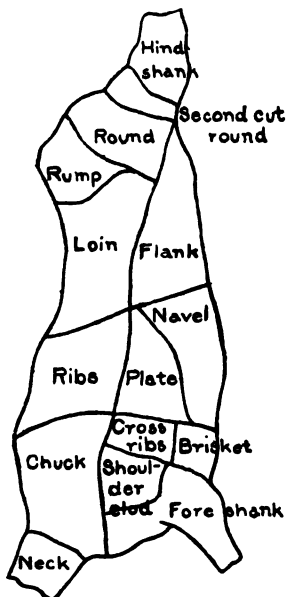
1. Neck.
2. Chuck.
3. Ribs.
4. Sticking piece.
5. End of ribs. } Sometimes called together
6. Brisket. } Rattleran.
7. Shin or shank.

The fore quarter as a whole being coarser is used chiefly for canned meat, stews, soup meat and corned

beef. The *neck* is best used for mince meat. Prices on all meats differ too widely to make it possible to state with accuracy for all places, but that we may be guided somewhat by price in estimating values, average prices will be given. For this cut 8 cents a pound is an average price.

The *Chuck* lies just behind the neck, including the first five ribs. This cut may be used in a variety of ways, as cheap steak, roast, pot roast or stew. Several of the cheaper cuts indicated as possible roasts or steak cuts were formerly used much more commonly than now for such purposes. As our country has grown more prosperous there has been a great increase in the demand for the better cuts until many markets are forced to buy extra loins, etc., to meet the demand. A very fair small one rib roast may be cut from this portion. The chuck sells for about 12 1-2 cents a pound.

The *Ribs* are used chiefly for roasts and constitute the best of the fore quarter. The portion lying nearest



SIDE OF BEEF, U. S. DEPT AGRICULTURE.

The Neck

The Chuck

The Ribs

**First Cut
of the Ribs**

the hind quarter is very nearly the same in quality. There is a decided preference in the rib roasts. The "first cut of the ribs," as it is called contains the first two or three ribs from the hind quarter; differing according to the size of roast desired. Cut long, that is with the thin end pieces left on, such a roast brings as high as 17 to 23 cents a pound, while "cut short," that is with the thin rib ends removed, it sells in some places as high as 20 to 30 cents a pound. Following this cut are the second and third cuts, the third joining the first cut of the chuck. These are not as high in quality or price, 15 to 18 cents a pound. The second cut is a very good roast.

**Sticking
Piece**

The *Sticking Piece* is a cut between the neck and brisket, so called from the custom of bleeding there after killing. Although the fibre is coarse and tough in this piece it is an excellent piece when properly used. It is especially fine for beef tea, since for that, one should select as juicy a piece as possible. From the method of bleeding much blood collects in this piece and it is particularly juicy. It may be used for stews also where long, slow cooking renders the muscle fibre tender and sets free a portion of the rich juices.

**End of
the Ribs**

The *End of the Ribs* is often called the plate piece or rattleran. Although this portion has a liberal supply of bones they are thin, and generous allowance is made for that fact in the price. It is an especially desirable piece for corned beef if it is to be pressed

and served cold, as it has a good supply of fat blended with the lean and hardens to cut well.

The *Brisket* is much preferred for corned beef by some. It is a more solidly lean piece on the whole, thus carving better when hot. It is to a large extent a matter of choice as regards the amount of fat desired. There is a difference recognized at markets between the thick end of the brisket, called "fancy brisket," and the thinner end, the former being considered superior. The brisket corned brings as high as 15 cents a pound where there is good demand, while the rib piece is not over 8 cents, sometimes as low as 6 cents.

**The
Brisket**

The *Shin* is used for soup meat. It is divided into three pieces, more meat being found on the upper piece. Many make a great mistake in throwing away the smallest, most bony part supposing it to be valueless, which is far from true. It is rich in gelatin and those properties which are desired in soup stock. The shin usually sells for not over 5 cents a pound.

The Shin

The Hind Quarter

While there is a great variety in the possible cuts of the hind quarter they may be classed in general as follows:

Cuts

- | | |
|-----------|-----------|
| 1. Loin. | 4. Shin. |
| 2. Rump. | 5. Flank. |
| 3. Round. | |

Sirloin

The location of these sections will be seen by consulting page 135. The entire loin is frequently called the "sirloin." The choicest steaks and roasts are cut from this part. The first two slices from the end where the loin joins the ribs are called the first cuts of the sirloin. These are not as tender or desirable as those which follow. After these are removed, the tenderloin begins to appear which lies on the under or inside of the loin and being so protected is very tender. The slices which include the largest portions of tenderloin are considered the best and bring the highest price. Some of these slices when trimmed bring as high as 35 or 40 cents a pound.

Tenderloin

It would seem that the tenderloin is greatly overrated in some instances, since, except for the fact of its being especially tender, it is not more desirable. It is not as rich in juices or flavor as the rest of the loin. The entire tenderloin is used for what is known as a "fillet." When removed and sold separately for this purpose it costs as high as 60 cents to \$1.00 a pound since the remainder of the loin is rendered thereby far less salable. On the other hand, for one who wishes a delicious roast at moderate expense this loin with the tenderloin removed is very desirable.

Fillet

In buying for a fillet roast it is far the wisest plan to buy the entire loin or section necessary to give the size desired, at 35 cents a pound, have the tenderloin removed for the fillet roast and the rest reserved for other uses, as steaks or later roasts. The thinner end



CUTS OF BEEF STEAK, NEW YORK MARKET.
 Courtesy of the Department of Domestic Science, Columbia University.

of the tenderloin which extends into the rump is cheaper, about 35 cents a pound. Some cheaper fillets are sometimes to be found in the markets but are not desirable, as they are from inferior beef.

The *Rump* lies back of the loin. As a whole it weighs about 52 pounds. It is divided into three sections, known as back, middle cut and face. This portion is sometimes called hip or thick sirloin. It may be used for steaks or roasts, while some of the less desirable parts are used for pot roasts, braising, etc. The part nearest the loin is termed the back; it is the best part for all uses except for steaks. Next to that, the middle, the face having more muscle.

**The
Rump**

A cut from the rump which is excellent for a variety of uses in the Aitch bone. It is satisfactory for a cheap roast, braising and the like. It weighs about six pounds usually and may be bought for 7 to 12 cents a pound. There is not enough bone included to offset the difference between this price and the 25 cents a pound which portions of the rump may bring, as the middle cut. The face makes a good piece for corning.

**Aitch
Bone**

The *Round* is divided into top and bottom, so called because of the way in which the leg is laid upon the block to be cut up. The outside, being laid down, is called the bottom round, while the inside, being on the top as it is laid down is called the top round. The difference in quality to be found between the two divisions is what would be expected from the rule stated earlier concerning the greater toughness of the

**The
Round**

more exposed and exercised parts of the animal. The bottom of the round being nearest the skin is the tougher and cheaper meat. The top round is used for a very fair quality of steak. The bottom round is better for braising, stews, etc. A vein divides the two sections so that it is easy to separate them. The top may bring 22 to 25 cents a pound, while the poorest parts may be secured for 12 1-2 cents.

**Shin
and
Flank**

The *Shank or Shin* is used as that of the fore quarter, for soup. The *Flank* is usually corned, selling for 7 to 10 cents a pound. It is a thin piece and has a good mixture of fat.

Summary of Cuts of Beef

Passing over the various cuts of beef in review, then, we may consider the cuts most desirable for the different methods of cooking which we employ in the order of their desirability, regardless of cost.

**Small
Roasts**

The selection of a roast of meat for a small family is the most difficult, since the larger the roast the better. Nothing smaller than a two-rib roast is very satisfactory to attempt to roast. Unless one is willing to roast less thoroughly the first day and reroast the second, or is willing to serve cold roast, the selection is very much limited. For such a family a rump fillet or Aitch bone is, perhaps, most satisfactory. The finest larger roasts are to be obtained from the first three cuts of the sirloin, and next to these the first cut of the ribs. Following these are the second and third

cuts of the ribs, the back of the rump and a chuck roast. A rib-roll is a roast prepared by removing the bones, rolling and tying. It is thus made easier to carve. If one has a roast prepared in this way, she should have the bones sent home to be used in the soup kettle.

There is little to be said in addition concerning the selection of cuts for steak, since in general meat that is especially desirable for roasts is equally good for slicing for steaks. The best is especially desirable here, since there is less opportunity to practice skill in cooking, which in other modes of preparing may avail greatly to improve an otherwise undesirable piece. It is not as pleasing to the majority of people to have meat served as steak unless it be fairly tender and juicy. In the main it is more satisfactory to those who should economize closely to rely upon other cuts, buying an occasional good steak for variety and especial luxury.

While it is true that the better the piece of meat the better the result as a general thing, it is possible and desirable to save expense to some extent where it may be done without serious loss. The meat to be cut for Hamburg steak need not be of the best, since it is rendered more digestible by the mincing. The top of the round is quite good enough, while the bottom round or even the shoulder and flank are used, although less satisfactorily.

The top of the round, eighth to the thirteenth ribs; first cut of chuck, the cheaper of the rump cuts, the

**Selection
of Steaks**

**Cheaper
Cuts**

**Braising
Cuts**

flank and leg may all be used for braising or pot roasts. By this method of cooking much is done to soften tough pieces, rendering them more digestible and acceptable, so that the cheaper cuts are made very palatable in the hands of a skillful cook.

**Corned
Beef**

The order of preference for corned beef might be, brisket, rump, piece from the chuck, plate, shoulder. Others would select the shoulder or chuck first for the reasons already mentioned. The flank is sometimes corned, but it is not considered a wise choice since it is not well protected by fat or bone as meat for corning should be to prevent the loss of the juices in the process of corning.

**Cuts for
Stews**

For stews it is desirable to extract some or all the juices from the meat. The meat is finely divided before cooking and the methods applied are those of slow, long cooking. The flank, leg and sticking piece are found to be very good for these purposes. Thus we find that all the animal may be used to good purpose in one or another of the ways indicated. The family that lives in the country and raises and provides its own supply finds it necessary to utilize all the parts. Those that depend on city markets are more ignorant of the different cuts and are as a result inclined to be much more extravagant, not having as wide experience in learning to prepare the cheaper cuts in an acceptable way.

**Beef
Heart**

Beef Heart is an economical and palatable meat. It is solid, and a good sized heart will serve fourteen

people. There is nothing to be feared in having some left, as it is even better to serve cold for a breakfast or supper dish than when hot. The most satisfactory way of cooking is to boil it three or four hours, cool, clean of coagulated blood, stuff and bake slowly for three hours. It may be braised or stewed. It is one of the most inexpensive meats, costing not over 5 cents a pound usually.

One should be very careful in using liver to determine that it is in a healthy condition, as it is an organ which is not infrequently diseased. It should be clear, smooth and without spots. Spots and streaks indicate a dangerous condition. Calf's liver is usually preferred as more tender and delicate, but the liver from good beef is cheaper and satisfactory. There is a great difference in it, some being hard and tough. Pig's is preferred by some. Calf's bring from 16 to 20 cents a pound, while beef's may be procured at from 8 to 10 cents.

Liver

Kidneys are cooked by some, although not as extensively as the organs already mentioned. They may be stewed or braised. Care should be used in selecting, as in liver. Calf's are preferred, next lamb's, mutton and beef. Those weighing from one to two pounds may be bought for 8 cents each.

Kidneys

In selecting a tongue for cooking one should be chosen which is firm and thick, with plenty of fat, as the lean and flabby ones do not cook satisfactorily. Those of all animals are used, the beef more often, because of its size. They may be bought fresh, smoked

Tongue

or corned. Tongues weighing from four to six pounds may be bought at from 16 to 18 cents a pound.

Tripe

Tripe is taken from the lining of the stomach of the animal. It is sold either simply cleaned or pickled. The honey-comb is the better. It is white and tender when taken from a healthy animal. The honey-comb costs about 10 cent a pound; the plain is a little cheaper. The cost of many of these things depends almost wholly upon the demand for them.

Sweetbreads

Sweetbreads consist of the pancreas and thymus glands of the young calf or lamb which later in its life are absorbed or changed so as not to be edible. Those from a milk-fed animal are far superior, being white, firm and plump, while those from an improperly fed animal are dark, flabby and tough. They are generally sold in pairs. The pancreas is larger and better. They range from 25 or 35 cents to 50 or 75 cents a pair. What are known as Chicago sweetbreads may be bought in Eastern markets at times for \$1.50 a dozen. These are packed on ice. Where the demand for sweetbreads is great, pork sweetbreads are often substituted. These are coarse and dark colored. The buyer should learn to distinguish these from calves' sweetbreads and refuse them.

Table of Cuts and Uses of Fore and Hind Quarters of Beef

FORE QUARTERS.

4 Ribs	Good roast.
6 Chuck Ribs	Small steaks, pot roast, stews.
Neck	Cheap Hamburg steak, mince meat.
Sticking-Piece	Mince meat, beef tea, stews.
Rattle Rand { Thick end { Second cut { Thin end	Corned, especially cold sliced.
Brisket { Navel end { Butt end or { Fancy Brisket	Excellent for Corning. Perhaps best.
Fore-shin	Soup stock, stews.

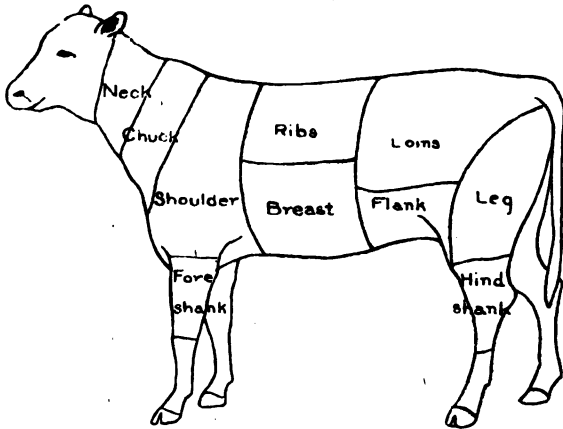
HIND QUARTERS.

3 Ribs	Excellent roast.
Loin { Tip	Finest roast, steaks.
{ Middle	Sirloin and porter house steak.
{ First cut	Roast and steaks.
Tenderloin { Fillet or	Larded and roasted, or broiled.
{ Steaks	
Rump { Back	Best large roasts and cross-cut steaks.
{ Middle	Roasts.
{ Face	Inferior roasts and stews.
{ Aitch Bone	Cheap roast, corned, braised.
Round { Top	Steaks, excellent for beef tea.
{ Bottom	Hamburg steak, curry of beef.
Flank	Stuffed, rolled and braised or corned.
Shin or Shank	Cheap stews or soup stock.

VEAL

Season of Veal

While veal is in season all the year in many markets, it is best in spring and summer, being at its prime in May. The quality of the veal depends to a considerable extent upon the age and manner of feeding. Six



CUTS OF VEAL ACCORDING TO THE U. S. DEPARTMENT
OF AGRICULTURE.

Bob Veal

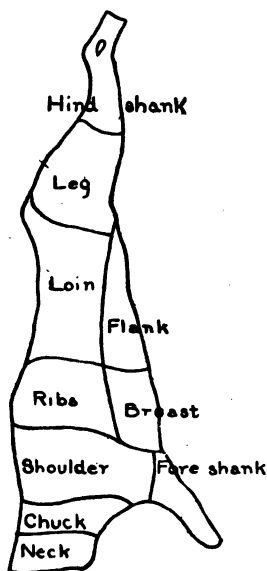
to ten weeks is the preferable age at the time of killing. When the calf is killed under four weeks of age the meat is injurious, so that it is not allowed to be sold, such being known as "bob veal." The flesh of such immature calves is soft, flabby and gelatinous, blue and watery in color instead of fine-grained, tender and white with a tendency to pink, as in the healthy meat. The meat is best of calves which have been fed entirely upon milk. Grass-feeding is the poorest of all.

In France an especially fine quality is secured by careful feeding, raw eggs being included in the feed.

The cuts of veal are similar to those of beef, except simpler. The fore quarter includes only five ribs and is so small that it is easily boned and rolled for a good sized roast. The entire fore quarter weighs 6 to 12 pounds, and costs 8 to 10 cents entire or with neck removed 10 to 14 cents. The neck can be used for stew. The head and brains are esteemed by many, the head being used for soup, and the brains cooked in various ways.

The loin includes all that is divided into loin and rump in the beef. This is an excellent roast, the leg alone being considered better. The leg is the choicest for roasts or for cutlets. The shoulder when boned, rolled and stuffed makes a very acceptable cheap veal roast. The breast is good for stew. The "knuckle" of veal corresponds to the shin in the beef and is especially fine for soup, being highly gelatinous.

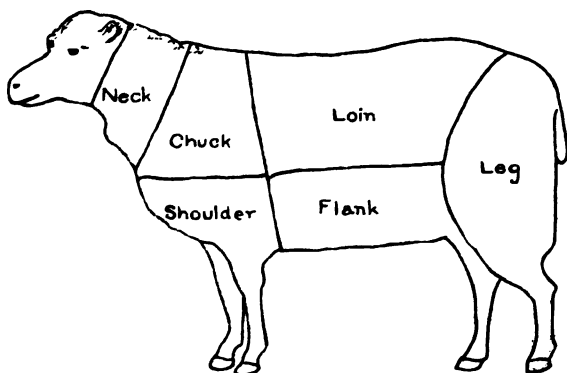
Cuts
Similar
to Beef



SIDE OF VEAL.

MUTTON AND LAMB

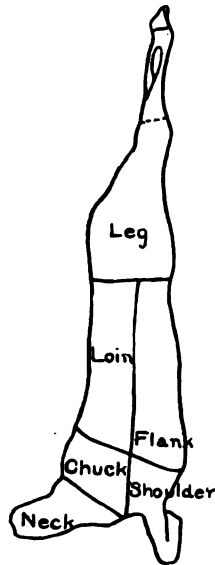
Mutton is, for most, a most nutritious and easily digested meat when of good quality and properly prepared, but it may be very uninviting through carelessness in cooking and serving. For this reason, no



CUTS OF LAMB, U. S. DEPARTMENT OF AGRICULTURE.

doubt, it is less in favor in this country than beef. Lamb is the name applied to the animal until one year old, after that it is properly mutton. The age is told by the bone of the fore leg, being smooth in the young animal but showing ridges which grow deeper and deeper with age. Mutton and lamb are in season the year round. The best mutton is from an animal not over 5 years old, plump with small bones. Like the beef long curing before consumption is desirable.

The usual cuts of mutton are the leg, loin, shoulder, neck, breast and flank. The leg is, all things considered, the best roast. The fore quarter, or the shoulder boned and rolled as in veal, is an excellent cheap roast, the choice depending on the size of the family. The ribs and loin may be used for roasts for a small family, but are more frequently cut into chops. The rib chops are smallest and, therefore, more expensive. They must, in fact, be regarded as a great luxury, considering the price and the proportion of bone, but they are much in favor for their delicious delicacy and fine flavor. The shoulder, breast, and best part of the neck are excellent for stews, pot pies or for boiling. The portion of the neck nearest the head is tougher and is best used for broth for which it is especially desirable, being rich in flavor and nutriment.

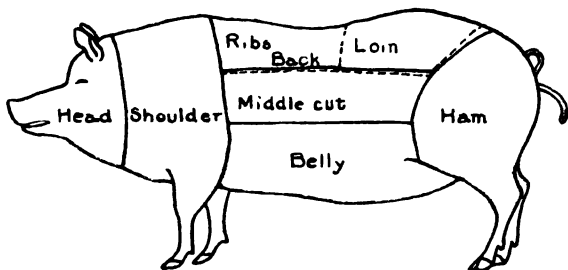


SIDE OF LAMB.

PORK

Season of Pork

Pork is good only in autumn and winter. A large part of the animal is so fat that instead of being sold fresh it is salted and sold as salt pork. The ribs and loin are the most desirable fresh cuts, being used either



CUTS OF PORK, U. S. DEPARTMENT OF AGRICULTURE.

for roasts or chops. Care is needed to select a wholesome piece, suitable fresh pork having firm, clear and white fat and pink lean, while in the salted pork, one should select either a pinkish piece or one without color, a yellow appearance not being a good indication. A thick, mediumly fat piece of salt pork is better to buy than the thin flank pieces.

Bacon

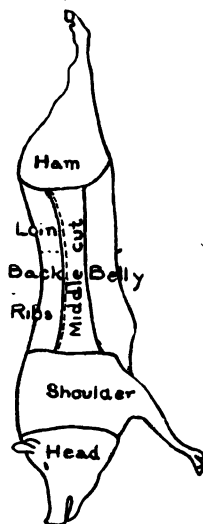
Bacon is secured by smoking the fat pork in addition to the salting process. It is a most digestible form of fat and is enjoyed by many who do not care for

other forms of salt pork. It is somewhat more expensive, salt pork selling for 11 to 15 cents, bacon for 15 to 18 cents per pound.

Sausages are made either of pork alone, or beef and pork, or of veal and pork together. Those sold in the market are usually put up in skins. In buying sausage one should be especially careful to buy a known and approved brand. Otherwise they are an untrustworthy form of meat, as fragments of all kinds are easily disposed of in this way. The price of sausage varies from .12 to 20 cents per pound.

POULTRY

There is perhaps no other kind of meat in which there is more need of skill and care in selecting than poultry. Great care is necessary in handling, as the flesh easily becomes tainted or rendered unhealthful. Some states allow fowl to be kept for sale undrawn. This is not only a great menace to health, but a thing no thoughtful buyer will desire. The excess price charged for what are called Philadelphia Chickens comes from the method of killing and preparing for market. An improperly



SIDE OF PORK.

Care in
Selecting

drawn chicken is nearly as bad as one sold undrawn, in some cases may be even worse. The laws regulating the sale of poultry in New York state are such that in the majority of cases chickens and turkeys are most miserably prepared for market.

**Method of
Plucking**

The flavor of the flesh is also affected by the method of plucking, the dry picking being much to be preferred, although the appearance of the fowl may be less attractive. While scalding aids in removing the feathers it also affects the flavor, so that dry-picked sell at a higher price.

Tests

In young fowl and turkey the breast bone is soft, bending readily, and the flesh is smooth. Hairs over the flesh are an indication of age, pin-feathers of a young bird. The body should be plump and fat. A poor bird is bluish white, thin and often too liberally supplied with pin-feathers. Scaly legs are a further indication of age, the young having smooth legs. While the preference is always for chickens, especially for roasting, a good fowl may be thoroughly steamed before roasting and so rendered tender and very acceptable. It is much greater economy to buy fowl as one secures far more meat in proportion to bone, and fowl is considerably cheaper. The West has become a large source of our supply as in meat, especially in turkeys. Certain Eastern states like Vermont and Connecticut have acquired in the past an enviable local reputation, but at the present time a large part even of the Eastern trade is in Western turkeys,

shipped East in refrigerator cars. Methods of cold storage have advanced so far that turkeys may be kept a year or more, but not without losing in quality.

FISH

Fish deteriorates and becomes injurious sooner than any other animal food. Great care should be taken to select that which is strictly fresh. It is impossible to transport it a great distance and keep it as fresh as is necessary for health. For this reason it is not wise for those who live inland to rely upon this class of food, except such as may be secured from bodies of water near home. Fresh fish is firm, with no evidence of discoloration. Scales and eyes should be bright, gills red and fins firm. One should study the comparative value of the different varieties, as there is great difference in nutritive worth, largely due to the greater amount of fat in some, such as salmon.

Selecting

In general white fleshed fish has the oil confined in the liver and is therefore apt to be a little more digestible than the dark fleshed fish where the oil is distributed throughout the body. Note: Whitefish, halibut, etc.; salmon, mackerel and bluefish. There is a decided difference in texture, firmness and price.

Kinds

Haddock is an excellent cheap fish for frying, being firmer than cod. It is usually from 8 to 10 cents a pound. Halibut is the preference of the more expensive, costing from 14 to 18 cents. There is less waste in halibut, as the slices are from so large a fish that

Haddock

the head and tail are not included as in smaller fish. This should be taken into account in ordering.

Baking

Cod and bluefish are usually selected from the cheap fish for baking. Haddock is also good. The bluefish is preferred by most, being somewhat dry and of sweet flavor. It is always to be distinguished by a dark line running along each side from head to tail. While cod and haddock are in season throughout the year, bluefish are in season only from May to October except as they are frozen and kept in cold storage. A frozen fish is not as desirable as fresh, so that the season will govern choice somewhat. Halibut and mackerel are good to bake.

Boiling

In selecting fish for boiling it is desirable to secure a firm fish and a solid piece which can be wrapped in cheesecloth and cooked without breaking in pieces. Halibut and salmon are especially good for this purpose. Haddock is the best of the three cheaper fish already mentioned.

**Local
Varieties**

The fish already mentioned are those which are best as ordinarily found in the city markets. Many other varieties which are very delicious when freshly caught lose in flavor so much that it is not very satisfactory to try to serve them except when one may secure them strictly fresh. Trout, flounders and perch are examples. It is an excellent plan to have some system of tables showing the season of such foods as have a distinct season which can be hung on kitchen wall or other available place to show at a glance the most

desirable times to buy the various foods. For example, for fish:

The Season of Fish

Variety.	Price.	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Season of Fish
Bass—Striped or black	(To be filled in from local market.)													
Bluefish														
Butter														
Cod														
Flounders														
Haddock														
Halibut														
Herring														
Lobster														
Mackerel														
Perch														
Pickrel														
Salmon														
Shad														
Smelts														
Sword														
Trout														
Weak.														
White.														

Shell
Fish

The same general directions hold for buying shell fish. Clams, oysters and lobster are not suitable to be eaten unless strictly fresh and procured from sources of which the healthfulness of the supply is assured. Injurious preservatives are sometimes used in shipping to the middle and Western states. Clams and lobster may be purchased the year round. Oysters, scallops and shrimps are in season from September to March. Fish is not a substitute for meat in nutritive value, because it has less fat but makes a pleasant change for those who are able to purchase under favorable conditions.

VEGETABLES

Vegetables are classified according to their form as follows:

Roots and Tubers	{	Potatoes	Fruit Vegetables	{	Corn
		Turnips			Pumpkin
		Parsnips			Peas
		Beets			Beans
		Onions			Squash
		Radishes			Tomato
Salad Plants	{	Carrots	Flower Vegetables	{	Cucumbers
		Lettuce			Egg Plant
		Chicory			Cauliflower
		Romaine			Cabbage

Season
and
Prices

In buying one should watch the market for the season, as it will vary somewhat. Vegetables which were formerly confined very exclusively to their season are to be purchased now at almost any time in large city markets which are supplied by hot houses and by shipping from greater distances than was possible before methods of shipping became so superior as at the present time. Yet the higher prices which prevail for fruit and vegetables which are out of season prevent a great number from buying except when the prices are normal. Nor is this a thing altogether to be deplored. It is a great mistake to rely to any large extent upon such products since the quality is never equal to that of products grown under natural conditions, while the frequent use of a vegetable throughout the year takes away the keen enjoyment to be realized by those who are content to take each as its season brings it. Vegetables are a very important article of diet and should be liberally supplied at all times. For those who have learned to eat all varieties there

Liberal
Supply

is very fair variety of those which keep through the winter. The different varieties with season and average price will be found in the following table:

Season of Vegetables

Variety.	Price	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Artichokes.....	5c qt.	x.											
Asparagus.....	15c pk.					x.							
Beets.....	5c b'nch								x.				
Cabbage.....	10c head										x.		
Cauliflower.....	10c "									x.			
Carrots.....	8c b'nch								x.				
Celery.....	8c head											x.	
Chicory.....	10c "									x.			
Corn.....	8c doz.								x.				
Cucumbers.....	2c each						x.						
Egg Plant.....	10c "								x.				
Greens—													
{ Beet.....	15c peck				x.								
{ Dandelion.....													
Mushrooms.....	30c lb.								x.				
Okra.....	40c hun.								x.				
Onions.....	15c peck							x.					
Oyster Plant or													
Salsify.....	15c b'nch											x.	
Parsnips.....	3c lb.										x.		
Peas (fresh).....	10c peck						x.						
Potatoes—													
Sweet.....													
Irish.....	75c bu.									x.			
Pumpkins.....	2c lb.												
Radishes.....	8c b'nch												
Rhubarb.....	2c lb.												
Romaine.....	10c head	x.											
Spinach.....	15c peck					x.							
Squash—													
Summer.....	8c each							x.					
Winter.....	2c lb.												x.
String Beans.....	10c qt.									x.			
Tomatoes.....	5c qt.								x.				
Turnips.....	2c lb.											x.	

X marks the height of the season, or when it is at its best.

The prices given are the lowest, or those at the height of the season.

**Quantity
for Serving**

It is sometimes puzzling to determine the quantity to order for the number of persons to be served. The following estimates may be a guide:

Artichokes, 1 quart.....	will serve 2 people.
Asparagus, 1 bunch.....	" " 4 "
Beets, 1 bunch (5).....	" " 6-8 "
Cabbage, 1 good, solid.....	" " 8 "
Cauliflower, 1 small.....	" " 4-6 "
" " good size.....	" " 8 "
Carrots, 1 large one.....	" " 2 "
" " small bunch.....	" " 4 "
Celery, 1 head (3 bunches).....	" " 8-12 "
Chicory, 1 head.....	" " 4 "
Corn, 1 doz.....	" " 11-12 "
Cucumber, 1..... (in salad).....	" " 4 "
" "..... (sliced).....	" " 2-3 "
Egg Plant, medium.....	" " 6-8 "
Greens, 1 pk.....	" " 6-8 "
Onions, 1 qt.....	" " 4-6 "
Oyster Plant, 5 stalks.....	" " 6-8 "
Parsnips, 2 (1 lb.).....	" " 4-6 "
Peas, 1 pk.....	" " 4-6 "
Radishes, 1 bunch.....	" " 4-6 "
Rhubarb, 1 lb..... (in sauce).....	" " 6 "
Romaine, 1 head.....	" " 4-6 "
String Beans, 1 qt.....	" " 4 "
Tomatoes, 1 qt. (5).....	" " 6 "
Turnips, 1 (2½ lbs.).....	" " 4-8 "

**Selecting
Vegetables**

All vegetables should be fresh, as it is very difficult to cook those that are wilted and they lose much in flavor. Greens and salad plants should be crisp and tender without evidences of lying until bruised and partially decayed. Cabbage and cauliflower should have solid heads and not be discolored. Medium-sized vegetables are preferable to either extreme, usually. If small there is large waste, while too large ones are apt to be coarse and woody in texture. This applies especially to beets, parsnips, peas, beans, rhubarb, etc. The heavier potatoes are in proportion to their size the better, but medium sized ones are less likely to have hollow hearts. The varieties differ greatly as

to quality. One must, in general, learn by trial the best to be obtained in the local market. The Early Rose is an excellent variety.

In selecting pumpkins choose a heavy one with hard shell and deep yellow color. Of winter squashes, the dark green Hubbard is the best. It should be very hard and good sized. The crooked neck is the best variety of summer squash. The evergreen and country gentleman are excellent varieties of sweet corn. Spanish onions are the best, being more delicate than native but are somewhat higher in price.

**Squashes
and
Pumpkins**

ANIMAL PRODUCTS

Butter, milk and eggs are all of a nature to require the utmost care in purchasing and in storing before use. They are easily tainted so as to be spoiled for one of sensitive taste, while milk, especially, is probably the most frequent transmitter of disease, with the exception of water, of all our foods and drinks. Butter should be of the best, but a high price is not always a test of merit. While some creamery butters bring a very high price and take high awards for flavor, so that creamery butter as a whole commands a higher price than dairy butter, it is not the most desirable. All good creameries maintain a high sanitary standard and conditions under which the butter is made are doubtless superior to those in the majority of private dairies, yet one must go back of the creameries to the farms from which the creameries are supplied to determine the final healthfulness of the product. It is

**Butter
Milk
Eggs**

here that the difficulty lies with creamery butter, since the farmers that keep the poorest cows and who do not understand dairying under right conditions are those that supply the creameries, so that one cannot be sure that butter made from the cream produced under such conditions is healthful. It is far better, so far as is possible, to buy from an approved private dairy.

**Source
of Milk
Supply**

The same may be said of the milk supply. One should follow to its source and know without a question that there can be no pollution if any milk is consumed in a raw state by the family. This becomes doubly imperative where there are children in the family. If necessary, a cent or two more in price per bottle is little for the sake of safety.

Eggs are highest in price in winter. A housekeeper may take advantage of low prices in the spring or fall by buying a supply in advance, but she cannot do this unless she can be sure of a cool place to store them and is willing to take the trouble to coat each egg over so that the air may not penetrate the shell. Wrapping each in separate paper is a fairly good protection. Care must be used not to use anything that will cause an unpleasant flavor, as the shells are very porous and the contents readily acquire odors of anything near. A 10 per cent solution of silicate of soda is an excellent preservative.

**Testing
Eggs**

A salt solution is a good test of the freshness of an egg. Two tablespoonfuls of salt for a quart of water may be used. If fresh, the egg will sink in it; if not

perfectly fresh, will show signs of rising, while a bad egg will float at once.

DRY GROCERIES

While most of what has been discussed in the previous pages relates to food which must be purchased as needed, because perishable, there is a class in buying which much time and thought may be saved by supplying enough for at least a month in advance. This is dry groceries such as sugar, flour, cereals, flavorings, coffee (unroasted), tea, chocolate, spices, soap, starch, and all like necessities.

A store-closet large enough to allow the purchase of these things at a wholesale store, and so arranged as to temperature, dryness, light and ventilation as to keep them in perfect condition is a saving so great as to astonish one who tries the method for the first time. Often the difference amounts to twenty per cent.

Storage

Sugar should be bought by the hundred weight at least, flour by the barrel, canned goods by the dozen or better by the case, cereals by the dozen packages after the fresh fall supply is in, vanilla by the quart (at the drug store to secure better quality), baking powder by the 5-pound box from which smaller quantities are transferred as needed to the box in use, soap by the box, that it may have a chance to dry out thoroughly and so waste less readily, and so on through a long list. For a very small family the list would naturally be shorter. Anything that does not deteri-

Quantities

orate in storage can be bought to much greater advantage in quantity.

**Brand
of Goods**

In groceries it is not well to buy an inferior grade. Here the best is the cheapest and wisest, especially in these days of intense competition and fraud. It is well to know a good brand and insist upon having it. Foreign labels are not a surety of a good grade of goods, in fact some of our best American firms put up their best quality of spices, for instance, under their own name and the poorer grades are labeled with French labels and sold to firms that deal in a cheaper line of goods.

Adulterations

Through the reports of the Government upon adulteration as given in the Bulletins and the report of different state and city inspectors one may ascertain to some extent which are reliable and which are not.

CONCLUSION

**Percentage
in Saving**

The household manager should learn to think in percentages. One cent less on a ten cent article seems a trivial saving, yet it is ten per cent—ten dollars in every hundred. It is fair to state that there will be a difference in money paid of from ten to twenty per cent between careless and careful purchases.

It should be remembered that the customer who *knows* and is particular receives the best of goods and services.

Judgment

The successful business man is an expert in judging the materials in which he deals; he is perfectly familiar with the range of prices and quick to take advantage

of all favorable conditions. The household manager needs to be just as familiar with all the goods which relate to the home and with their prices.

One becomes an expert only through experience, but experience is not gained simply by ordering goods; appearance must be noted carefully and results compared intelligently to acquire the trained eye and the trained judgment necessary to the successful household manager.

**The Expert
Household
Manager**

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TEST QUESTIONS.

HOUSEHOLD MANAGEMENT

PART III

Read Carefully. Place your name and address on the first sheet of the test. Use a light grade of paper and write on one side of the sheet only. Leave space between answers. Read the lesson paper a number of times before answering the questions. *Answer fully.*

1. What factors combine to make meat suitable for the table?
2. (a) By what should one be governed in selecting a cut of beef? (b) What cuts have you found especially satisfactory?
3. How is a side of beef cut up in your own market? What are the prices?
4. Describe the "bottom round," stating its location in the animal, quality, suitable uses, approximate value, etc.
5. Compare with "top round."
6. Compare a cut from the brisket with the flank cut.
7. What cuts of beef have you never used?
8. Have you any especially satisfactory methods of preparing cheap cuts, other than noted in these books?
9. Describe a desirable piece of salt pork.

HOUSEHOLD MANAGEMENT

10. A satisfactory fowl to roast.
11. A satisfactory roast of pork.
12. The best cut of steak.
13. French lamb chops.
14. What objections are there to canned meats?
15. Compare fish with meat as a food.
16. Make a table giving the season and prices of vegetables to be obtained in your local market similar to that on page 137.
17. State objections for excessive use of vegetables out of season.
18. What answer would you give a mother who states that her children like no vegetables except canned tomato, preferring it to the fresh fruit even in season, and asks if there is any harm in letting them have it exclusively, every meal?
19. Have you tried buying any groceries in quantity? If so, with what success in price, quality, and keeping?
20. What purchases do you find hardest to make? Why?
21. Can you add any suggestions or comments to help others?
22. Are there any questions you would like to ask relating to Household Management?

Note.—After completing this test, sign your full name.

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